Retrospective Rating Program "Retro Manual"

Washington Administrative Code

296-17-90401 through 296-17-90497

Washington State Department of Labor and Industries



EFFECTIVE JANUARY 1, 2003

WAC 296-17-90492 ONLY UPDATED JANUARY 1, 2004

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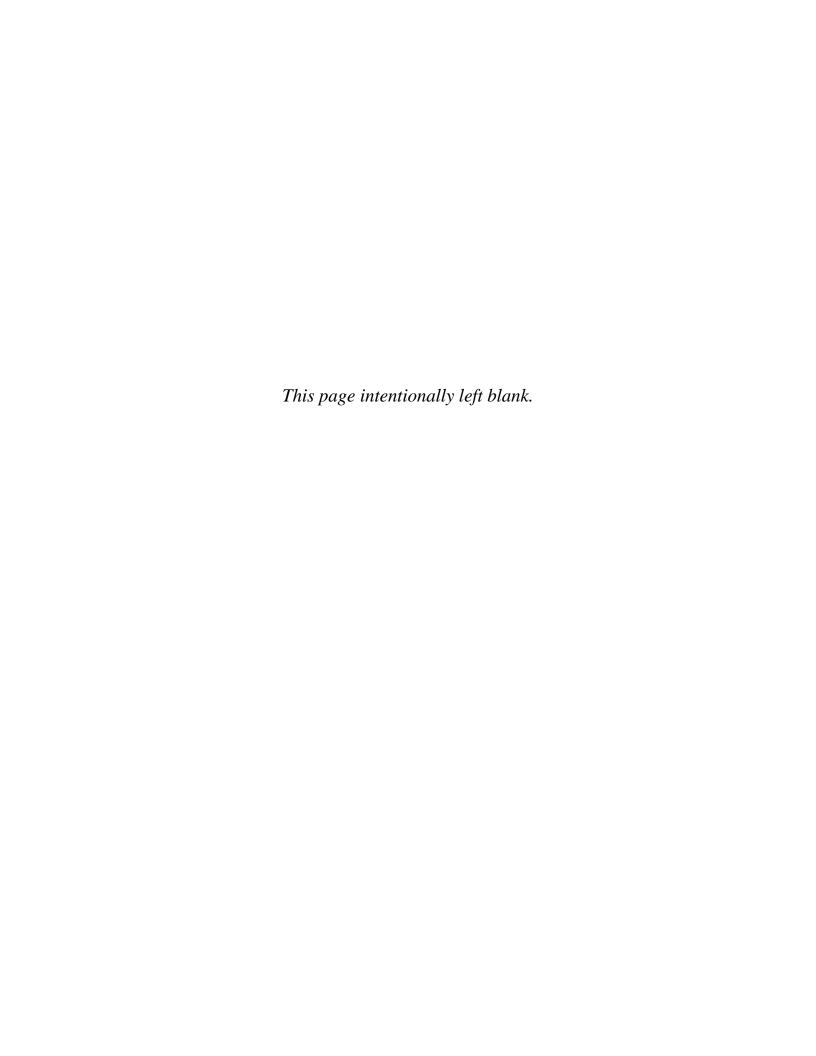
http://www.LNI.wa.gov/

CAVEAT

The courts can take judicial notice of the Washington Administrative Code (WAC) only as published by the State Code Revisers Office. This manual may reflect minor changes when compared with the WAC. Such changes were felt necessary by its editors to clarify interpretation. Statutory authority for rules contained in this manual is provided by RCW 51.18.010

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WAC 296-17-90401 Introduction.

To implement retrospective rating (retro) provided for in RCW 51.18.010, Labor and Industries (L&I) has developed a series of rules that can be found in chapter 296-17 of the Washington Administrative Code (WAC). As required by law (chapter 51.18 RCW), the retrospective rating plan is based on recognized principles of insurance.

NOTE WAC 296-17-90401 through 296-17-90497 contain the general and special rules applicable to retro and the retrospective rating plan.

What is retrospective rating? Retro is a voluntary financial incentive workers' compensation insurance program offered by L&I. Retro is designed to reward employers participating in the program that are able to keep their claim costs below the preselected level they have chosen. Reductions in claim costs are the result of improvements in workplace safety and injured worker outcomes.

NOTE L&I received legislative authority to offer retro in 1980 (SSB 3169, chapter 129, Laws of 1980) and have offered retro options since 1981. In 1999, the legislature formalized the program in its own section of law (chapter 51.18 RCW) and made retrospective rating a mandatory offering of L&I. (SB 6048, chapter 7, Laws of 1999.)

What is the reward? Participating employers who are successful may be refunded a portion of the premiums they paid to L&I.

NOTE Retro is not for everyone. An employer may be assessed additional premium if they are not committed to improving workplace safety and accident prevention and/or do not take appropriate action to reduce the frequency and severity of accidents to their employees.

Are there any fees involved? L&I does not charge fees for this program.

NOTE Organizations that sponsor retro groups can and often do charge their members fees for their services. These fees are not a requirement of L&I nor are they regulated by L&I.

Who can participate? Any employer that insures their workers' compensation insurance obligations with L&I and meets the requirements contained in the retro rules can participate in retro.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90401, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90401, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90402 Definitions.

To reduce misunderstandings that can result by our use of certain words or phrases, we have developed definitions that govern what these words or phrases will mean for retro purposes.

Account: An individual employer's industrial insurance account and related subaccounts, or in the case of a retro group it means the sponsoring organization's industrial insurance account.

Account in good standing: A phrase we use when an employer and/or sponsoring organization is current with all payments due L&I and in compliance with L&I laws, rules and regulations at the time of enrollment or reenrollment. For an account to be in good standing you must:

- Have an active L&I industrial insurance account.
- Submit all reports required by L&I when they were due.

• Pay all industrial insurance premium payments, assessments, penalties and interest when due.

NOTE This requirement also includes the payment of other fees, fines, penalties and assessments established by the department such as safety violations and computer access fees. An account may be deemed to be in good standing if the employer or group (sponsoring organization) is current with an L&I approved written repayment agreement.

- Not participate in the activities described in WAC 296-17-90428 concerning the direct payment of medical services.
 - NOTE Organizations that sponsor a group must also file the safety plan when applicable (WAC 296-17-90409) and the annual safety report required in WAC 296-17-90411 to be in good standing.

Adjustment: The process of calculating retrospective premium, and any resulting refund or assessment.

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RETROSPECTIVE PREMIUM ADJUSTMENT FOR:

NOTTA-REAL COMPANY INC

EG05

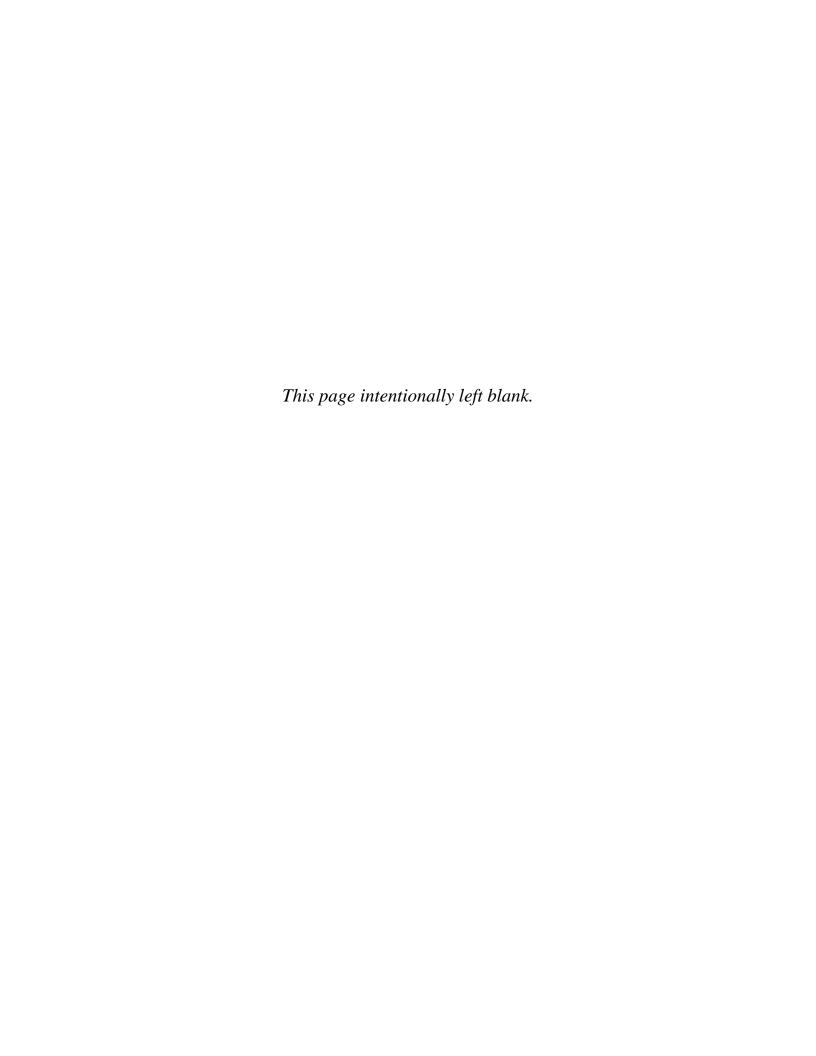
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STATE OF WASHINGTON
DEPT OF LABOR AND INDUSTRIES
INSURANCE SERVICES
PROGRAM/SYSTEM A2522235
FICHE KEY: 9

9999 MAIN ST NW SAMSONVILLE, WA 98000

COVERA PERIO			RETRO ID	1	ADJUSTM NUMBE		ADJUSTMENT DATE	RETROSPECTIVE RATING PLAN			MAXIMUM EMIUM RA	
07/01/99 - 0	06/30/00	 	099999		2	 	05/09/02		A3		1.25	
			RETE	ROSPECT	IVE PRE	MIUM CAL	CULATION					
PREMIUM RATIO -	.288	X	STANDARD PREMIUM DUE	 	194,	 924 	 					
LOSS - CONVERSION FACTOR -	.729	PLUS X	TOTAL INCURRED LOSSES (DEVELOPEI		166,	 202 	 EQUALS		CATED DSPECTIVE IUM	 : 	177,29	9
MAXIMUM - PREMIUM RATIO -	1.25	Х	STANDARD PREMIUM DUE	 	194, 	 924 	 EQUALS 	MAXII PREMI	IUM		243,65	5
MINIMUM - PREMIUM RATIO -	.586	Х	STANDARD PREMIUM DUE	 	194,	 924 	 EQUALS 	MINII PREMI	IUM		114,22 OPED LOS	5
BREAK-EV	EN DEVELOP	ED LOSSE	SS = 190	, 378				RETROS PREMIT	SPECTIVE UM	 	177,29	9
PRIOR RETROSPECTIVE		 747	ADDITION			REFUND (CALCULATION - EQUALS	ADDIT: PREMII DUE		 		0
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1.00	1	26	194,924	176	,418	184,74	10,	177		0		0



NOTE For the first adjustment of a coverage period, retrospective premium is compared to the standard premium due. The difference will be refunded if the retrospective premium is lower than the standard premium due. You will be assessed the difference if the retrospective premium is higher than the standard premium due. In subsequent adjustments of the coverage period, the new retrospective premium is compared to the prior net retrospective premium to determine the amount of refund or assessment.

Basic premium ratio (BPR): A component of the retrospective rating premium formula. The BPR represents a charge for administrative costs (except claims handling) and an insurance charge that covers the cost of having retrospective premium limited by the selected maximum premium ratio.

Case reserve: L&I's estimate of the cost associated with a specific claim.

Coverage period: A twelve-month period beginning January 1 and ending December 31, or April 1 through March 31, or July 1 through June 30, or October 1 through September 30. Only claims with a date-of-injury within the selected coverage period and the standard premium due for the same coverage period are used to calculate retrospective premium. Effective with the October 1, 2000, coverage period and all subsequent coverage periods thereafter, each coverage period will have three mandatory adjustments and no optional adjustments. The first adjustment will occur nine months after the coverage period has ended. Each subsequent valuation will take place in twelve-month intervals.

NOTE The coverage period for a retro group is selected by the sponsoring organization and the coverage period of an individual enrollment is selected by the employer.

Date of enrollment or reenrollment: A phrase used by L&I to establish when participation in retro begins. The date of enrollment or reenrollment is the first day of the coverage period.

NOTE A sponsoring organization can add new group members each quarter during the coverage period. We refer to this as "staggered enrollment." Employers seeking to participate in an organization's group after the coverage period has begun must meet all of the application requirements found in WAC 296-17-90413. Staggered enrollment applications must be received in our Tumwater office by the 15th calendar day of the month prior to the selected quarter (i.e., December 15 for January 1; March 15 for April 1; June 15 for July 1; or September 15 for October 1). If the due date falls on a weekend or holiday, the application will be due on the next business day. Employers that participate in a retro group on a staggered enrollment basis are required to participate for the remainder of the coverage period unless they sell or close the enrolled business or become self-insured.

Developed losses, a.k.a. total incurred losses (developed): A component of the retrospective rating premium formula. Based on historical trends we know that the total incurred losses for claims in a coverage period tend to increase over time. This can be the result of claim reopenings, changes in time loss duration, increased medical utilization, etc. The developed losses computation anticipates and distributes these increases among all the participants in a coverage period.

NOTE Developed losses for pension claims are determined by multiplying their incurred losses by the applicable performance adjustment factor. For nonpension claims, developed losses are determined by multiplying their incurred losses by the applicable loss development factors.

Freeze date: See valuation date.

Group: Employer members of an organization who have agreed to have their retrospective premium calculated using the combined applicable standard premium and related developed loss data of the participants as a whole.

Homogeneity: A word used to convey the requirement that retro groups be made up of like businesses.

Incurred losses: A cost measure of a claim. For open claims, incurred losses are the total of costs paid-to-date which have been assigned to a given employer account, or the case reserve established by the department, whichever is greater. For closed claims, incurred losses are the total of costs paid-to-date which have been assigned to a given employer account, regardless of any case reserve that may have been established.

Loss conversion factor (LCF): A component of the retrospective premium formula, the LCF represents an expense charge for claims handling and the present value of developed losses.

NOTE LCFs can be found in WAC 296-17-90493 through 296-17-90497.

Loss development factor (LDF): These are actuarially determined factors that are multiplied by incurred losses of nonpension retro claims to produce developed losses. LDFs are unique to each coverage period, but are the same for every nonpension retro claim in the coverage period.

NOTE LDFs are periodically recalculated. LDFs shown on retro reports have already been adjusted by the applicable performance adjustment factor.

Loss ratio: The numerical result of dividing developed losses by standard premium.

NOTE The retrospective premium calculation will generate a net refund if the basic premium ratio (BPR) .+ (Loss Ratio x the Loss conversion factor (LCF)) is less than 1. The BPR and LCF are determined by the plan selected by the individual enrollee, or in the case of a group by the sponsoring organization and the premium size of the individual enrollee or the group. Once these have been selected the retro group can only influence the loss ratio to determine the amount of refund. L&I suggests an evaluation of each claim to determine if there are trends and patterns and that the sponsoring organization implement workplace safety measures to eliminate or reduce loss regardless of the loss ratio.

Maximum premium ratio (MPR): A factor preselected by the organization (group) or individually enrolled employer. The MPR is multiplied by the standard premium (SP) to determine the maximum retrospective premium requirement for a given coverage period.

NOTE MPRs can be found in WAC 296-17-90493 through 296-17-90497.

Member of a group: These are the individual employers that participate in a group plan of a sponsoring organization.

Minimum premium ratio (MnPR): An actuarially determined factor applicable to plans A1, A2 and A3. The MnPR is multiplied by the standard premium (SP) to determine the minimum retrospective premium requirement for a given coverage period.

NOTE MnPRs can be found in WAC 296-17-90494 through 296-17-90496.

Pension claim: A claim designated as a fatality or total permanent disability.

Performance adjustment factor (PAF): An actuarially determined factor unique to each retro

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coverage period that ensures that aggregate refunds reflect the relative performance of retro versus non-retro state fund employers.

Plan: A numeric table developed by L&I used to calculate the retrospective premium requirement of a group or individually enrolled employer.

NOTE A group or individually enrolled employer preselects from one of five plans (A, A1, A2, A3 or B). The selected plan (along with the MPR and standard premium volume) determines the minimum premium, basic premium and the loss conversion factor that is applied to the developed losses used in the retrospective premium calculation.

Premium: Money paid (due) from an employer for workers' compensation insurance. It does not include money paid as fees, fines, penalties or deposits.

Qualified employer: A phrase used by L&I to describe an employer that has an industrial insurance account and that the account is in good standing at the time of enrollment or reenrollment.

Retrospective premium: The net premium for a group or individually enrolled employer after an adjustment for a given coverage period. The retrospective premium is determined using the formulas and provisions found in WAC 296-17-90446.

Standard premium: A phrase used by L&I to denote the total accident fund and medical aid fund premiums paid (due) by a group or individually enrolled employer for a given coverage period.

NOTE The supplemental pension assessment portion of total premiums due (paid) is not included. If the group includes employers subject to the staggered enrollment provision of the retro rules, the standard premium is the total accident fund and medical aid fund premiums due (paid) for the calendar months in which they have been accepted into a group.

Valuation date: The date selected by L&I in which incurred losses for applicable claims are measured and captured for the purpose of calculating retrospective premium.

NOTE Changes in incurred losses that occur after the valuation date will not be considered until the next applicable valuation date. The first valuation date is nine months after the coverage period ends. All subsequent valuations will occur in twelve-month intervals.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90402, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90402, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90404 Employer options.

A qualified employer can participate in retro either as an individual or as a member of a retro group.

NOTE Organizations that sponsor retro groups can establish enrollment requirements beyond those required by L&I. Employers interested in participating in a group should contact the organization that sponsors the group they are interested in directly for their requirements. Links to these organizations can be found at the retro website (www.lni.wa.gov/retro/).

 $[Statutory\ Authority:\ RCW\ 51.18.010(1).\ 02-23-089,\ \S\ 296-17-90404,\ filed\ 11/20/02,\ effective\ 1/1/03.]$

WAC 296-17-90405 Individual retro--Enrollment.

Your responsibility

To enroll in an individual retro

You must:

- Have an active L&I industrial insurance account.
- Keep your L&I industrial insurance account in good standing.
- Enroll all similar businesses that you own or have a controlling interest in.
 - NOTE
 A controlling interest means that you or a common set of owners own more than fifty percent of each business. If you acquire, purchase or start a new or existing business that you report in a separate L&I subaccount during the current coverage period that is of a similar business nature as the business enrolled in retro, the new business or businesses must be enrolled in retro for the remainder of the coverage period.
 - **Example**You operate a chain of ten grocery stores. Each store is operated at a different location. You have requested that each store be assigned a special account (subaccount). You must enroll all ten stores in a retro plan. In addition, your company also has a separate administrative office. This office reports under the clerical office classification. You may elect to include your administrative office.
- Participate in retro for the entire coverage period unless you become a self-insured employer, sell or close your business and close your industrial insurance account.
 - NOTE This requirement also applies to an employer's participation in a retro group. L&I will use the reported exposure (standard premium and developed losses) of the employer for the portion of the coverage period the business operated in the retrospective premium calculation for the group.
- Have at least a minimum annual standard premium of \$3,202.
- Select the maximum premium ratio and plan (A, A1, A2, A3 or B) that you wish to participate in. You should consider the benefits and risk of each plan and maximum premium ratio in making this selection.
 - NOTE Plan and maximum premium ratio choices cannot be changed after the coverage period begins.
- Obey L&I's laws, rules and regulations.
- Complete, sign and return a copy of the "Individual Retrospective Rating Plan Agreement" form to L&I by the due date indicated on the form.
 - NOTE Most employers participating in retro do so as a member of a group. If you are interested in participating in a group, you should contact the organization that sponsors the group you are interested in. They can tell you what their requirements are. Some organizations require a minimum standard premium for participation in their group. Any requirements other than those listed above are requirements of the organization that sponsors the retro group and not those of L&I.

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Department of Labor & Industries Retrospective Rating PO Box 44180 Olympia WA 98504-4180 www.lni.wa.gov/retro/



INDIVIDUAL RETROSPECTIVE RATING PLAN AGREEMENT

Employer, please complete all blanks

Indicate plan choice:	Indicate maximum j	premium ratio sele	cted:	Firm 1	name, mailing address & location	
Plan A Plan A1 Plan A2 Plan A3 Plan B	1.05	1.30	1.60 1.70 1.80 2.00			
Indicate coverage p		st be RECEIVE &I headquarters		Firm's	E-mail address	
Jan 1 through De	ec 31 🔲	(Dec 15) (Mar 15)	<i>-</i>	DBA (Doing business as)	
Jul 1 through Jur Oct 1 through Se	n 30	(Jun 15) (Sep 15)		UBI (I	Jnified Business Identifier)	
Note: This agreement due date indicated ab	nt must be postmar	ked no later than		Emplo	yer Account ID (8 digit) including all sub/related accounts	
official holiday, it must be postmarked no later than the next business day.		Emplo	yer contact person's name			
Department's outside auth	orized representative	of firm (if any)		Emplo	yer contact person's phone number	
As owner, partner or corporate officer of the above business, I would like to enroll in the retrospective rating plan indicated above. Upon acceptance of this agreement by L&I, I understand and agree that: • This agreement will be in effect for the entire coverage period indicated above and for each of the subsequent adjustments required by WAC. • Unless I notify L&I in writing prior to the first day of each subsequent coverage period, L&I will automatically re-enroll my business in the same plan, maximum premium ratio and coverage period. In the event that I want to change plans, maximum premium ratio or coverage period I must complete a new agreement form and submit it to L&I by the due date indicated above. • I will maintain my industrial insurance account in good standing and will comply with L&I laws, rules and regulations.						
NOTE: This agree	ement cannot be chang	ged without the ex	oress writte	en consei	nt of L&I.	
The signature of an own participate in retro.	er, partner or corporat	e officer of the ab	ove referer	nced emp	loyer authorized to enter in this agreement is required for the employer to	
Date signed	Employer's name (p	print)			Employer's signature	

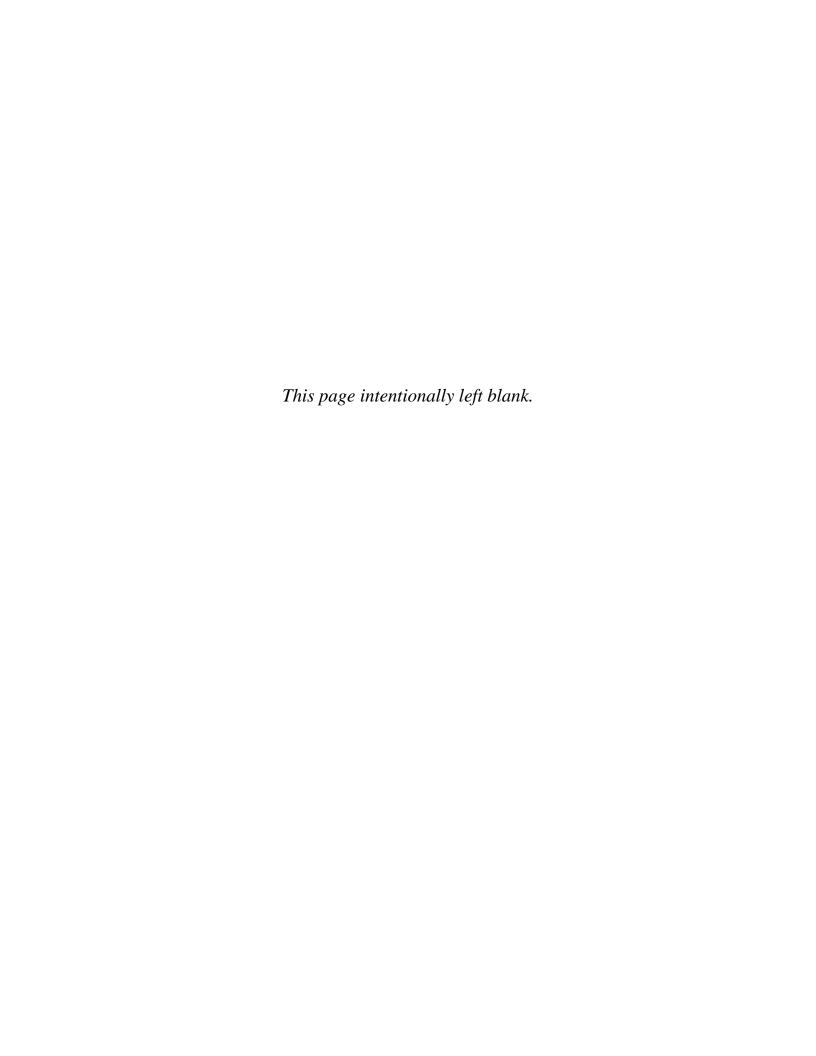
Return original & yellow copies to L&I. Retain pink copy for your file.

If using a window envelope, please check to ensure address below shows through window.

Phone (360) 902-4851

Department of Labor & Industries Retrospective Rating PO Box 44180 Olympia WA 98504-4180

A countersigned copy will be returned to you upon acceptance in a retrospective rating plan Department Use ONLY							
Agreement postmarked	Effective date of coverage		Date signed				
Date stamp	Comments						
Retrospective rating program administrator (print)		Retrospective rating program a	dministrator (signature)				



NOTE If you contact us, we will send you a copy of the agreement form. A copy of the form can also be found at the retro website (www.lni.wa.gov/retro/).

 Not participate in prohibited activities such as, but not limited to, direct payment of medical services for a job related injury or illness.

We may require

• You to provide us (L&I) with a surety bond or an assignment of savings.

If required

• The surety bond or assignment of savings will be executed on forms authorized by L&I.

NOTE The surety bond or assignment of savings requirement will be based on the difference between the participants' estimated standard premium and the maximum premium due under the applicable retro plan. If the standard premium falls within two increment ranges, the bond will be at the next higher thousand-dollar increment. The surety bond or assignment of savings must be in full force and effect for the entire coverage and the related adjustment periods.

Our responsibility

Upon receipt of the required forms and documents

We will:

- Review the documents you have submitted and the Individual Retrospective Rating Plan Agreement form for completeness.
- Verify that your L&I industrial insurance account is in good standing at the time of enrollment.
- Notify you in writing of our acceptance or denial of your application to participate in retro.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90405, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90407 Reenrollment--Individual retro.

Your responsibility

To reenroll in an individual retro

You must:

• If before April 1, 2003, complete, sign and send L&I a new "Individual Retrospective Rating Plan Agreement" form by the due date indicated on the form.

NOTE Beginning with the April 1, 2003, coverage period, and for each subsequent coverage period thereafter, L&I will automatically reenroll you in the same plan and maximum premium ratio that you previously selected provided your L&I industrial insurance account is in good standing at the time of reenrollment and you are in compliance with the requirements and conditions found in WAC 296-17-90405.

• For coverage periods beginning on or after April 1, 2003, complete, sign and send L&I a new Individual Retrospective Rating Plan Agreement form only if you want to change plans, coverage periods or the maximum premium ratio by the due date.

NOTE If you contact us we will send you a copy of the agreement form. A copy of the form can also be found at the retro web site (www.lni.wa.gov/retro/).

Our responsibility

If you contact us and ask us for assistance

We will:

- Review with you your current premium and losses.
- Answer questions that you have on different plans and maximum premium ratio options you are considering.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90407, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90409 New group--Requirements.

Your responsibility

To sponsor a new retro group after July 25, 1999

You must:

- Have an L&I industrial insurance account and the account must be in good standing at the time of enrollment.
- Be an organization with dues paying members.
 - NOTE This requirement is intended to provide a distinction between a business enterprise with clients not permitted to sponsor a retro group and an organization with members that can sponsor one or more retro groups. We recognize that some organizations may be funded through member donations and not dues. If your members do not pay dues, you must provide L&I a written confirmation of this fact when you send in your signed and completed group application.
- Provide L&I with copies of your organization's articles of incorporation, bylaws and marketing/membership applications or similar material.
 - NOTE This information is to be submitted with your completed group application.
- Be formed for purposes other than:
 - Obtaining or offering insurance coverage or insurance related services.
 - NOTE In addition to these prohibitions, an insurer, insurance broker, insurance agent or insurance solicitor may not participate in the formation of a retrospective rating group; or sponsor a retrospective rating group. Since enhancement of workplace safety for the group is a principal requirement of retro, an organization that offers services primarily related to risk management, safety, loss control or claims administration will be deemed to be set up for the sole purpose of participating in retro and will not qualify to sponsor a retro group.
 - Sponsoring a retro group and participating in L&I's retrospective rating program.
 - <u>NOTE</u> We will verify the purpose(s) of the organization from the information contained in the articles of incorporation, bylaws, contracts and/or advertising material of the organization and contacts with other state agencies.
- Have been in existence for at least four years prior to sponsoring a retro group.
- Submit a written workplace safety and accident prevention plan to L&I.

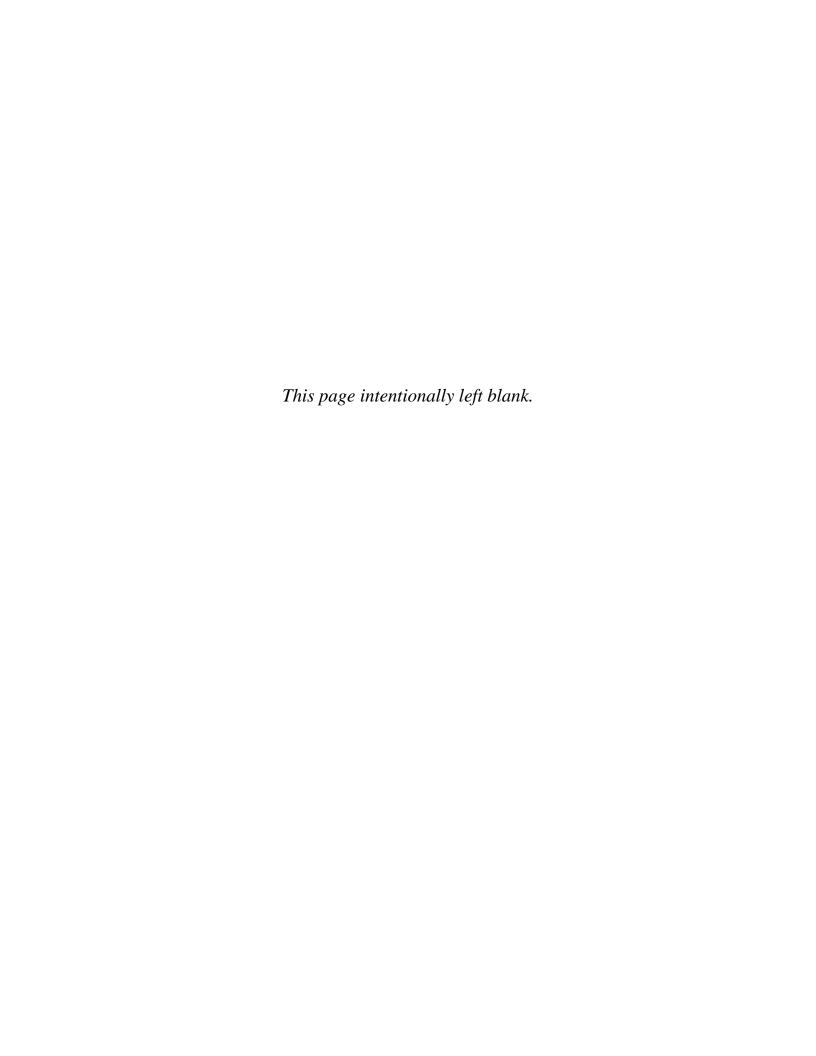
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NOTE The written safety plan must demonstrate to L&I's satisfaction that formation of the group will substantially improve workplace safety and accident prevention for the group members. The safety plan must be tailored to the business/industry of the group members and include an evaluation of the group members' past claims.

- Cooperate with L&I's claims management activities.
- Obey L&I laws, rules and regulations.
- Complete an Application for Group form and send it to L&I.

When you complete this application, you will need to select the single industry or business category that will be applicable to your group, the maximum premium ratio and plan (A, A1, A2, A3 or B) that will apply to the group for the coverage period. You should consider the benefits and risk of each plan and maximum premium ratio in making this selection. Plan and maximum premium ratio choices cannot be changed after the deadline listed below.

Coverage period	Received by
Jan. 1 through Dec. 31	Oct. 31
April 1 through March 31	Jan. 31
July 1 through June 30	April 30
Oct. 1 through Sept. 30	July 31



Department of Labor and Industries Retrospective Rating PO Box 44180 Olympia, Washington 98504-4180 (360) 902-4851



APPLICATION FOR GROUP RETROSPECTIVE RATING

www.LNI.wa.gov/retro/

Association name	e		Assoc. representative's n	ame	E-mail address
Association mailin	ng address and location		Assoc. representative's te	lephone (including a	area code)
			Date association first form	ned	
City	State	Zip code+4	Outside authorized repres	entative (if any)	
By submitting the following of		Application for	Group to L&I the sp	onsoring orga	nization listed above agrees to all of
 Upon accept 		1 .			ctive rating group in the following
					ategory can be found on our web site.
	Agriculture services		<u> </u>	s, grocery distri	- ·
	Auto, truck & boat, mfg.,	sales, repair		harmaceutical, l	
	Construction	sares, repair	^	ood products m	
	Distillation, chemicals, foo	od		g, processing, n	-
	Entertainment, hospitality			lesale stores and	-
	Facilities, property mgmt.,	. maint.		elp & related ser	•
	Govt., utilities, schools, he			n & warehousin	
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_					ments and/or information:
	spective Rating Agreement	_		-	
Application	for Group Membership for e	each group membe	er.		
	y surety bond or other securi	• •			
	given in this application ar	nd attachments is	true and complete.		
Association Pre	esident's name (print)	Date signed	I	Association Pre	sident's signature

 Send us a cover letter on your organization's letterhead that lists the documents being enclosed and that the information contained in the documents is accurate as of the date of submittal.

> Sponsoring Organization XXX NE 12th Street Seattle, Washington

Department of Labor and Industries Retrospective Rating Program PO Box 44180 Olympia, WA 98504-4180

Enclosed you will find the following documents:

- Application for Group
- Articles of Incorporation and marketing material
- Group Safety Plan

The information accurately reflects the purpose of our organization and is being provided as part of the application process required of all new retro groups.

If you have questions or need other information, feel free to call me.

Sincerely,

Joe Smith Executive Director

NOTE The new group information must be received in our Tumwater office by 5:00 p.m. (Pacific time) on the due date.

Our responsibility

Upon receipt of the required information

We will:

- Notify you in writing of any deficiency in your workplace safety and accident prevention plan.
- Determine if your organization is qualified to sponsor a new retro group and notify you of our decision.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90409, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2). 01-23-058, § 296-17-90409, filed 11/20/01, effective 1/1/02. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90409, filed 5/12/00, effective 7/1/00.]

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WAC 296-17-90410 New group--Agreement finalized.

Our responsibility

If we determine that your organization is qualified to sponsor a new retro group

We will:

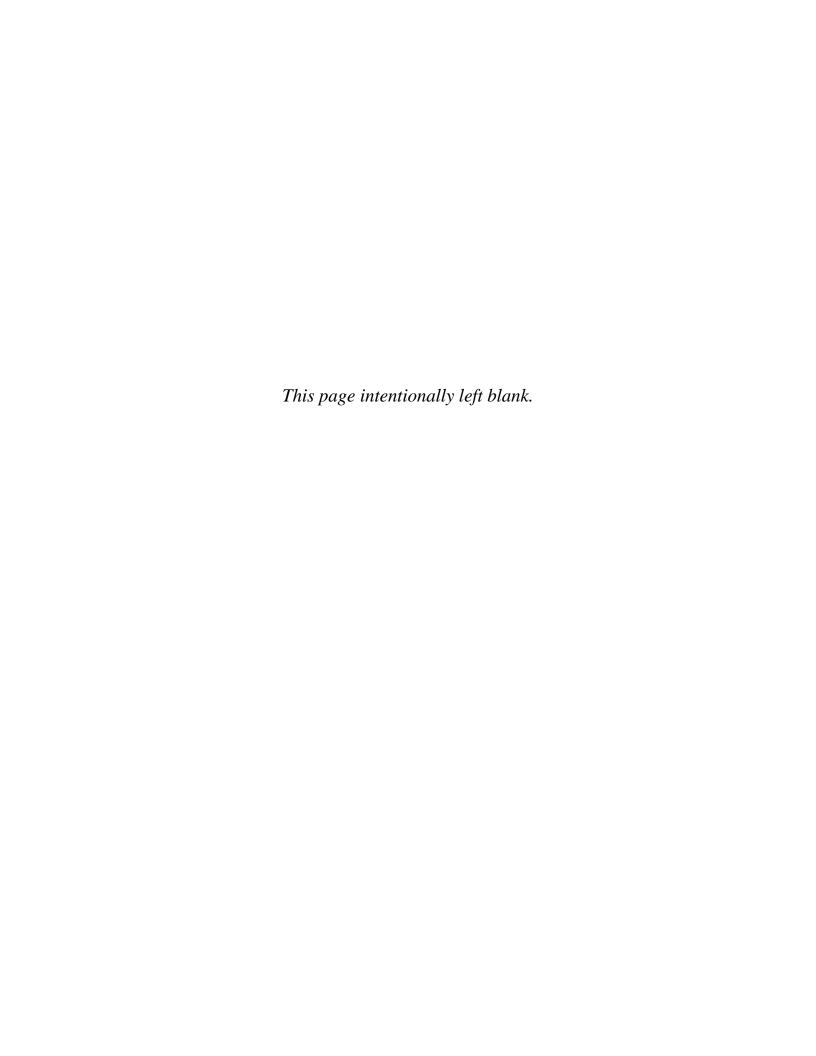
- Send you a "Group Retrospective Rating Agreement" form that must be signed, completed and returned by the date indicated on the form.
- Send you a blank Application for Group Membership and Authorization for Release of Insurance Data form.
 - NOTE You should make copies of the application form and give a copy to each proposed group member. L&I requires an application for each proposed member.

Your responsibility

When you receive the application forms

You must:

- Send L&I a signed and completed Application for Group Membership and Authorization for Release of Insurance Data form for each proposed group member.
 - NOTE An owner, partner or corporate officer of each business must sign the Application for Group Membership form.
- Provide L&I with documentation to establish that at least fifty percent of the proposed group members have been members of the sponsoring organization for at least one year prior to the first day of the selected coverage period.
 - NOTE The documentation must include the name of the employer member and the date they became a member of the organization.
- Supply L&I with a surety bond if requested to do so.
 - NOTE If required the surety bond will be in an amount equal to the difference of the projected standard premium of the retro group and the maximum premium under the plan selected rounded to the nearest thousand dollar increment. If a bond is required it is to be in effect until the coverage period has been finalized. This includes the period related to the annual adjustments of the coverage period and periods covered by any appeal of that coverage period.
- Complete, sign and return to L&I by the due date indicated on the agreement a "Group Retrospective Rating Agreement" form.
 - NOTE The "Application for Group Retrospective Rating" form required in WAC 296-17-90409 and the "group retrospective rating agreement" required by this rule are separate forms. Both forms are required of a new group.



Department of Labor and Industries Retrospective Rating Program PO Box 44180 Olympia WA 98504-4180

Phone: (360) 902-4851 www.LNI.wa.gov/retro/



GROUP RETROSPECTIVE RATING AGREEMENT

This Agreement is between the Washington State Department of Labor and Industries (L&I) and ______ (sponsoring organization) for the twelve month coverage period beginning ______ and the related subsequent adjustments.

Terms of this Agreement are as follows:

- The sponsoring organization agrees that the words "organization" and "association" shall have the same meaning.
- The sponsoring organization will represent participating group members in all matters pertaining to their participation in retrospective rating for the period covered by this agreement.
- The sponsoring organization is responsible for notifying participating members of any decision made by L&I that involves the member's industrial insurance account relative to their participation in retro during the period covered by this agreement.
- Each approved group member who by separate application has agreed to participate in this Group Retrospective Rating Agreement will:
 - Remain a party to this agreement for the above selected coverage period and all subsequent related adjustments.
 - Maintain an industrial insurance account with L&I and will keep the account in good standing.
 - Will earn and retain their individual experience rating based upon their own experience.
- The sponsoring organization will comply with all L&I laws, rules and regulations.
- The sponsoring organization is directly responsible to L&I for any additional retrospective premium arising from this agreement.
- A security deposit or surety bond equivalent to the maximum premium assessment may be required from the sponsoring organization as a condition of participation; to be in effect until the final premium adjustment has occurred and subsequent appeal period has ended.
- L&I may withhold any member's pro-rata share of the group's retrospective rating refund to satisfy the member's industrial insurance account balance when premiums, penalties or assessments are past due.
- This Agreement cannot be changed without the express written consent of L&I.

NOTE: L&I must receive this completed Agreement no later than the 15th day of the month preceding the selected coverage period.

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DEPA	RTMENT	USE	ONI	ıΥ

Retrospective Rating Program Administrator (type)	Date Signed	As
Retrospective Rating Program Administrator (signature)		As

COMPLETED BY ASSOCIATION

Association President (type)	Date Signed
Association President (signature)	

• Send these required documents to L&I by the date indicated on the Group Retrospective Rating Agreement form.

Our responsibility

Upon receipt of required information

We will:

- Verify that the sponsoring organization has an active L&I industrial insurance account and that the account is in good standing at the time of enrollment.
- Verify that each proposed member has an active L&I industrial insurance account and that the account is in good standing at the time of enrollment.
 - NOTE
 An employer with multiple L&I accounts must enroll all businesses that are of a similar business nature in retrospective rating. If we discover that an employer has multiple L&I accounts, we will notify the sponsoring organization of this fact. The sponsoring organization is required to obtain an application from the remaining accounts within thirty days of our notice or none of the employer's accounts will be enrolled in the group.
- Verify that the nature of business of each proposed member falls appropriately within the business/industry category selected by the organization.
- Verify that the proposed new group has a total group standard premium of at least \$1.5 million for the initial coverage period.
 - NOTE The group standard premium will be based on the standard premiums of the proposed group members' most current fiscal year (four quarters) of reporting.
- Verify that at least fifty percent of the proposed group members have been members of the sponsoring organization for at least one year prior to group sponsorship.
 - NOTE All employers of the proposed retro group must be members of the sponsoring organization.
- Notify you of our decision in writing.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90410, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90411 Existing group.

Your responsibility

To continue to sponsor an existing retrospective rating group

You must:

• Complete, sign and return the Group Retrospective Rating Agreement form by the date indicated on the agreement form.

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NOTE If you do not want to change plans, maximum premium ratio or coverage periods, you do not need to send in a new application for group retrospective rating for each new coverage period. L&I will assume the same plan, maximum premium ratio and coverage period. If your organization wants to change plans, maximum premium ratio or coverage period, you will need to submit a new application for group retrospective rating by the due date indicated on the application form. In the event that a sponsoring organization wants to change their business or industry category, they must notify L&I either by letter or by completing a new application for group retrospective rating by the due date indicated on the application form.

- Submit a completed and signed "Application for Group Membership and Authorization for Release of Insurance Data" form for each new proposed member.
 - NOTE These applications can be submitted throughout the coverage period. See employer group member requirements for detail of when enrollment begins. If the sponsoring organization changes plans, maximum premium ratios or coverage period, they must secure new applications from each member or get pre-approval from L&I if a different method will be used to serve notice to members of the change.
- Provide L&I an annual written report that highlights workplace safety accomplishments of
 the group during the past coverage year and identifies areas that the group has targeted for
 improvement during the next coverage period.
 - NOTE
 The written annual safety report is due in the Tumwater office no later than the last day of the month prior to the beginning of the coverage period. If the due date falls on a weekend or holiday, the safety report will be due on the next business day. If you fail to submit the required written report when due, it will result in disqualification of the group. If this occurs, the sponsoring organization can requalify to sponsor the group but must satisfy the requirements applicable to new groups found in WAC 296-17-90409 and 296-17-90410.

Example of an Association Annual Safety Report:

Past years accomplishments:

During the past year the association identified a leading cause of injury for our members was related to the lifting of resident clients.

The association working with professionals and manufacturers in the field identified equipment that eliminates most of the hazards associated with lifting clients

Working with the Department of Labor and Industries, our association initiated a pilot program at a number of member facilities using the newly identified equipment.

Comprehensive training on equipment use and safety was given to all employees at these facilities. Although the program is experimental at this time and only been in place for five months, we have seen a reduction in back injuries of 20 percent.

Projected plans:

The members will implement a zero lift program at each facility in the next twelve months. We anticipate that this will reduce the number of back injuries for our members by 50 percent.

The association will further evaluate member losses associated with back sprains and strains and work with industry experts to further reduce these types of injuries.

Supply L&I with a surety bond or assignment of savings if requested to do so.

Our responsibility

Upon receipt of the required forms and the annual safety report

We will:

- Verify that the sponsoring organization's L&I industrial insurance account is in good standing at the time of reenrollment.
- Verify that the individual employer member L&I industrial insurance accounts are in good standing at the time of reenrollment.
- Provide written feedback on the sponsoring organization's annual safety report and if applicable request revisions to the report.

NOTE The department will notify the sponsoring organization of any concerns or needed changes to the safety report within thirty days of submission of the plan. The sponsoring organization is to submit a response and/or revised safety report as applicable within sixty days of our notification to them of our concerns or needed changes or as otherwise agreed upon by the department.

- Notify the sponsoring organization in writing of our decision to reenroll the group and the group members.
- Notify the sponsoring organization in writing of our decision to deny reenrollment to the group or group members.

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We may:

• Request the sponsoring organization to post a surety bond or assignment of savings in the amount of the difference between the projected standard premium of the group and the maximum premium under the plan selected.

Our responsibility

If we require a surety bond or assignment of savings

We will:

• Notify you in writing of this decision.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90411, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90413 Individual employer group member requirements--Initial enrollment.

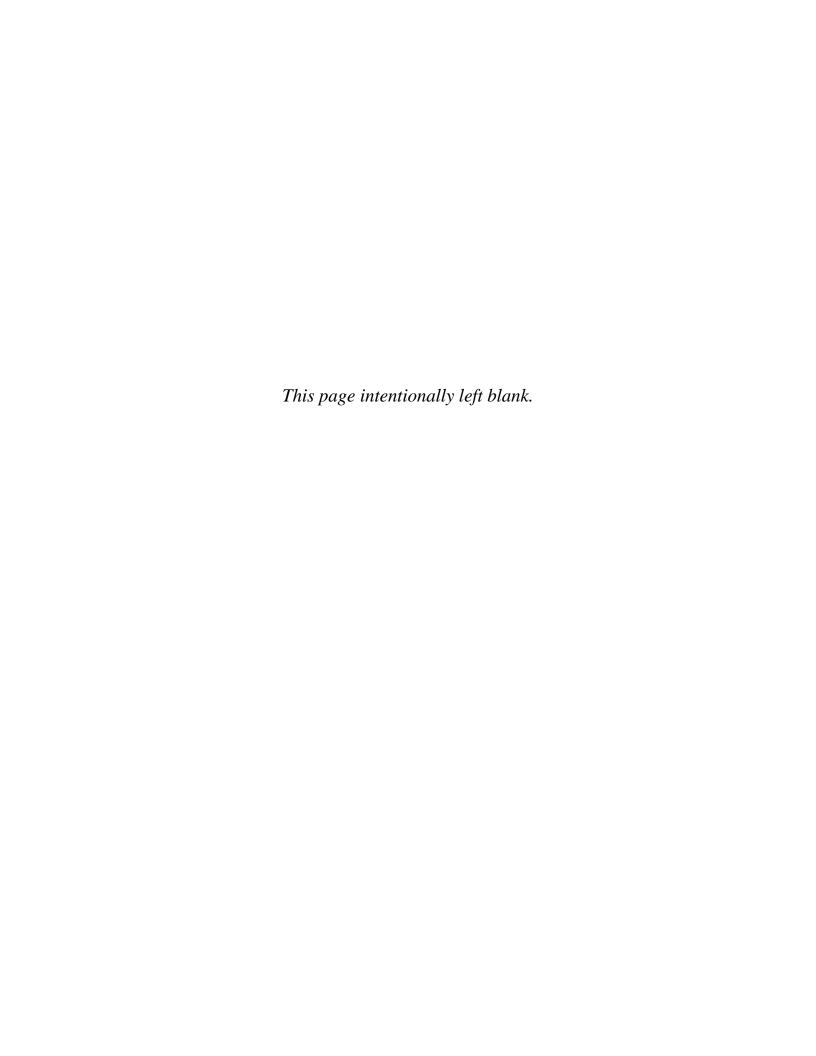
Employer's responsibility

To initially enroll in a retro group

You must:

- Be a dues paying member of the organization that sponsors the retro group you wish to join.
- Complete an "Application for Group Membership and Authorization for Release of Insurance Data" form supplied to you by the sponsoring organization.

NOTE You must send this application to the sponsoring organization by the date requested. Do not send it directly to L&I.



Department of Labor and Industries Retrospective Rating www.lni.wa.gov/retro



APPLICATION FOR GROUP MEMBERSHIP AND AUTHORIZATION FOR RELEASE OF INSURANCE DATA

Mail to association		
	Retro ID	
	UBI	
	Account ID	
	Include sub accounts	
Employer	Application Deadline	
	Coverage Year Beginning	
If you have more than one L&I industrial insurance account reverse side of this form and check the sub account box abousiness association listed above or L&I at (360) 902-4851.		

As a member of the sponsoring organization listed above, this employer applies for enrollment in the retrospective rating group sponsored by the organization. L&I will notify the sponsoring organization of acceptance or denial of your application to participate in the group. It is the responsibility of the sponsoring organization to notify you of this acceptance or denial. As a pre-requisite of enrollment each of your industrial insurance accounts must be in good standing at the time of enrollment or you will not be allowed to participate in retrospective rating.

By signing this application, the employer named above agrees with all of the following conditions:

- L&I will automatically re-enroll the employer as a member of the group in future coverage periods provided the employer's industrial insurance account is in good standing at the time of re-enrollment. If the employer does not want to participate in future coverage periods the employer or sponsoring organization must notify L&I in writing prior to the beginning of the respective coverage period.
- The employer authorizes L&I to furnish the sponsoring organization or their designee with data and information obtained from the employer's industrial insurance account(s).
- > The sponsoring organization will represent the employer in all matters applicable to retrospective rating participation and the employer's industrial insurance account(s).
- > The employer agrees to comply with L&I rules, regulations and laws and is bound by the terms of the agreement between the sponsoring organization and L&I.
- > The employer will cooperate with L&I claims management activities and will participate in the sponsoring organization's claims management and workplace safety initiatives.
- All retrospective rating adjustments that may be earned by the employer will be given to the sponsoring organization. L&I is not involved in the distribution of a group refund to the individual group members except in the case of defunct

These conditions are in effect immediately and will remain in effect through the term of any agreement between the sponsoring organization and L&I.

NOTE: L&I disclaims any interest in any other contract you may enter into with the sponsoring organization as their prerequisite of your participation in the retrospective rating group that they sponsor, and L&I neither approves or disapproves of any language or provision contained in these other contracts.

RETURN this application directly to the above organization.

DO NOT send this application directly to L&I.

Signature of an owner, partner or corporate officer of the employer named above is required to participate in this retrospective rating group

Type or print name			Title	
	Date	Owner, partner, corporate officer	Signature	

• Have an active L&I industrial insurance account and the account must be in good standing at the time of enrollment.

- Comply with L&I laws, rules and regulations.
- Enroll all businesses that you (the employer member) own or have a controlling interest in and whose nature of business is substantially the same.

NOTE For purposes of retro, a controlling interest means more than fifty percent ownership in one or more business by the same owner or owners.

Example

You operate a chain of ten grocery stores. Each store is operated at a different location. You have requested that each store be assigned a special account. In addition to the ten stores, your company also has a separate administrative office. This office reports under the clerical classification. You must enroll all of your store locations if you are to participate in retro. The sponsoring organization may allow you to include your administrative office in the retro group.

 Authorize the sponsoring organization to represent you in all matters pertaining to your participation in their retro group for the requested coverage period and all subsequent adjustment periods.

Sponsoring organization's responsibilities

To enroll new members

You must:

- Forward to L&I any application for your retro group that you want L&I to consider by the due date for the selected coverage period or staggered enrollment quarter.
- Represent all proposed and approved group members in all matters pertaining to their participation in your retro group for the requested coverage period and subsequent adjustment periods.
- Communicate L&I decisions directly to the members affected by the decision.

Our responsibilities

Upon receipt of an "application for group membership and authorization for release of insurance data"

We will:

- Verify that the proposed members' business operations consist of substantially similar services and activities of other approved members and are within the business/industry category selected by the sponsoring organization.
- Verify that each proposed member has an active L&I industrial insurance account and that the account is in good standing at the time of enrollment.
- Notify the sponsoring organization in writing of our decision to allow or deny enrollment to any proposed member.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90413, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90414 Individual employer group member requirements--Reenrollment.

Employer's responsibility

To reenroll in the same retro group

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You must:

 Maintain your L&I industrial insurance account so that it is in good standing at the time of reenrollment.

You do not need to complete a new application for group membership to reenroll in future coverage periods and the same retro group. L&I will automatically reenroll you in the existing retro group if your account is in good standing at the time of reenrollment. If you want to discontinue participating in the current retro group, you will need to notify L&I and the sponsoring organization of the retro group in writing that you are leaving, prior to the first day of the new coverage period. If you want to change to a different retro group, you will need to contact the organization that sponsors the group you are interested in and notify L&I in writing of your decision to change retro groups before the applicable enrollment deadline. Failure of an employer to notify L&I of a decision to change groups may result in the employer being enrolled in the former group and not the new group.

• Participate for the entire coverage period unless you sell or close your business.

Sponsoring organization's responsibility

To reenroll existing members in your retro group for the next coverage period

You must:

- Secure authorization annually from members that want to continue to participate in your retro group.
- Keep these authorizations on file for the selected coverage year and subsequent adjustment periods. These records are to be made available for department inspection upon request.
- Notify L&I in writing of any changes (deletion) of participating members before the first day of the new coverage period.

Our responsibility

Unless the participating employer member of a retro group or the sponsoring organization notifies L&I in writing

We will:

- Automatically reenroll the employer member in the retro group for each subsequent coverage period provided the employer's L&I industrial insurance account is in good standing at the time of reenrollment.
 - NOTE This procedure is intended to reduce the administrative burden on employers associated with the reenrollment process. A sponsoring organization can adopt a similar procedure to eliminate the need of the annual authorization by members. To do this the sponsoring organization must send L&I a letter outlining this intent and then send written notice to all affected members with a copy of the notice to L&I. This notice must indicate the method that a participating member must follow should they wish to not participate in the retro group in the future.
- Provide the organization with a list of businesses that are seeking to withdraw from the retro group they sponsor prior to the beginning date of the coverage period.
 - NOTE The organization should contact members to verify the change. Often the member is not seeking to change plans but is simply confused by marketing material of another group. If we do not hear from the employer or the sponsoring organization, we will enroll the employer's business in the new group.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90414, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90421 Sponsoring organization--Retro group business and industry selection.

Washington law (RCW 51.18.040) requires retro groups to be made up of employer members who are engaged in substantially similar business operations when the nature of their services or work activities of employees is considered.

Your responsibility

To ensure that this requirement is met at the time you submit the application for group to L&I

You must:

- Select the single business or industry category that will apply to the retro group you seek to sponsor from the categories listed below:
 - Agriculture and related services, including services related to the care and breeding of animals, and all agricultural related activities including growing, harvesting, packing, and processing for shipment.
 - Automotive, truck and boat, manufacturing, sales, repair and related services.
 - Construction and related services.
 - Distillation, chemicals, food and related services.
 - Entertainment, hospitality and related services.
 - Facilities, property management, maintenance and related services.
 - Government, utilities, schools, healthcare and related services.
 - Grocery stores, grocery distribution centers, bakeries, milk and dairy products processing, delivery to customers and related services.
 - Healthcare, pharmaceutical, laboratories and related services.
 - Logging and wood products manufacturing and related services.
 - Manufacturing, processing, mining, quarrying, and related services.
 - Retail and wholesale stores and professional services such as banks and law firms and related services.
 - Temporary help and related services.
 - Transportation, recycle, warehousing, facility maintenance and related services.

Example An organization that was formed to advance the interests of apple growers would select the agriculture and related services business/industry group plan. This organization could sponsor a single group for all its grower members or could offer different performance groups for its grower members.

Our responsibility

Upon receipt of your application for group

We will:

- Update our records to reflect the category selected by the sponsoring organization.
- Screen prospective group members to ensure that their business operations fit appropriately in the category selected.
- Send you a list of the businesses that we determine fit appropriately in the category selected and those that do not.

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NOTE

Only those members whose business undertakings are substantially similar to the industry/business group selected by the organization will be permitted to participate. This grouping technique is fundamental to workers' compensation insurance and is referred to as "homogeneity of risk." Once an employer has been approved for a group, they remain approved provided their industrial insurance account is in good standing during the enrollment or reenrollment process.

Example

Having selected the agriculture and related services business/industry grouping, the department would verify that the employer members of the apple grower organization were either apple growers or were involved in a related service such as an apple processing operation owned by the grower.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90421, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2). 01-23-058, § 296-17-90421, filed 11/20/01, effective 1/1/02. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90421, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90422 Retro group--Classification assignments.

Since retro does not use a unique classification scheme (RCW 51.18.040(5)) and because a classification may fall appropriately into multiple business or industry categories (RCW 51.18.040(4)) L&I does not assign classifications to retro groups.

L&I approves employers to participate in a retro group by considering the activities and services being provided by employees of the employer. This ensures that the activities and services of the employer's business are substantially similar to the activities and services of the retro group.

NOTE In the event that a retro group does not exist for an employer seeking to participate in a retro group, L&I will use an analogy approach to identify a possible group or groups that an employer may participate in. This procedure is intended to encourage the broad participation goals of chapter 51.18 RCW.

 $[Statutory\ Authority:\ RCW\ 51.18.010(1).\ 02-23-089,\ \S\ 296-17-90422,\ filed\ 11/20/02,\ effective\ 1/1/03.]$

WAC 296-17-90425 Additional groups.

- Organizations that sponsored a retro group prior to July 25, 1999, can sponsor an additional group after January 1, 2003.
 - NOTE A sponsoring organization can propose to sponsor one additional group every five years. Each new group must meet the requirements found in WAC 296-17-90409.
- Organizations that sponsored a retro group after July 25, 1999, must wait five years after their last group was approved before they can sponsor a new retro group.
 - NOTE A sponsoring organization can propose to sponsor one additional group every five years. Each new group must meet the requirements found in WAC 296-17-90409.
- An organization may:
 - Divide an existing retrospective rating group into two or more groups provided that the
 proposed new groups fall within the same business or industry category as the group that
 is proposed to be divided; or,
 - Merge existing retrospective rating groups into one business or industry category provided that the proposed merged groups fall within the same business or industry category.

NOTE Under no circumstance may a sponsoring organization propose more than one retro group or multiple business or industry categories in the same application to L&I.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90425, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90428 Disqualification of a retro group.

A sponsoring organization will forfeit the right to sponsor a retro group if:

• The retro group is required to pay additional net premium assessments in three consecutive coverage periods.

NOTE

The retro group will be placed in probationary status if they are required to pay additional net premium in two consecutive coverage periods. Once a group is placed on probationary status, the department will review the group's workplace safety and accident prevention plan and its methods for cooperation with department claims management activities. Following the review, the department will make recommendations for corrective steps that may be taken to improve the group's performance. In the event that the group's performance is not improved and the same retrospective rating group is required to pay an additional net premium assessment in the third consecutive coverage period, that group shall be denied future enrollment in the state's retrospective rating plan at the next enrollment. In addition, the sponsoring entity of the failed group may not sponsor another group in the same business or industry category for five coverage periods (sixty months) from the ending date of the failed group's last coverage.

- The organization encourages a participating member to pay a medical service provider directly for treatment of participating members' employees.
 - NOTE Upon discovery of this violation, L&I will disqualify the retro group affected from further participation in the program and will issue an order and notice of decision to the sponsoring organization outlining the alleged violation. A sponsoring organization found to have participated in this activity will lose their right to ever sponsor a retro group in the future. All refunds earned by a retro group disqualified for this activity and not yet distributed by L&I will be forfeited.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90428, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90431 Change of ownership.

Your responsibility

If you change the legal structure of your business or sell your business

You must:

• Notify us promptly in writing of this change.

NOTE If the change in ownership is limited to a change in legal structure, we may allow the new entity to continue to be a member of the group without a new application. If on the other hand the change results in new ownership, the new owner(s) will need to reapply if they want to participate in the group plan.

ExampleA business operated as a sole proprietorship changes their legal structure to a corporation. Assuming the sole proprietor owner owns more than fifty percent of the stock in the corporation, we would allow this business to continue to be a member of the group without a new application.

Our responsibility

Upon receipt of your notification

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We will:

• Determine if you need to complete a new application form to continue participation in the retro group.

• Notify the sponsoring organization of the change in the legal structure of your business and whether or not a new application will be needed for the member.

Sponsoring organization's responsibility

If L&I requires a new application for a member

You must:

• Secure the new application from the member and forward it to L&I by the date indicated on the application.

NOTE If we do not receive the application by the due date, the employer will not be enrolled in your retro group.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90431, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90437 Faxed, e-mail and machine-copied agreements and applications.

L&I may, on a case-by-case basis, accept a faxed copy of the completed application form or an imaged copy via e-mail.

Your responsibility

If for any reason you are unable to return the original signed copy of an application or agreement to L&I by the due date

You must:

- Call L&I at 360-902-4851 during regular business hours (Monday through Friday 8:00 a.m. 5:00 p.m. Pacific time) to let us know that you are unable to mail the application by the due date.
- Make this call to L&I prior to 5:00 p.m. (Pacific time) on the due date.

Our responsibility

Upon receipt of your call

We will:

- Document your phone call in our files.
- Discuss with you other options such as a faxed or e-mailed copy of the required documents.

Your responsibility

If we agree to accept a copy of the application, agreement form or other documents

You must:

- Fax or e-mail the completed application or agreement form to our Tumwater office by the due date indicated on the original application.
- Maintain the original signed application form in your business files so that we may obtain the original from you in the event an issue of authenticity arises.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90437, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90438 Application, agreements and other required documentation--Due dates.

All applications, agreement forms and required documentation are due in the Tumwater L&I office by 5:00 p.m. (Pacific time) as indicated below. If the due date falls on a weekend or holiday the required documents are due the next business day.

NOTE Documents sent via the U.S. Postal Service will be considered received by L&I on the day they are postmarked.

Coverage period - January 1 through December 31

Individual employer option

• Individual retrospective rating plan agreement - due to L&I no later than December 15th.

Example For the coverage period January 1, 2003, through December 31, 2003, the agreement would be due December 15, 2002.

Retro group

• Articles of incorporation, bylaws and marketing information - due to L&I no later than October 31st (new group requirement).

Example For the coverage period January 1, 2003, through December 31, 2003, all documents listed that are due October 31st are due October 31, 2002.

- Workplace safety and accident prevention plan due to L&I no later than October 31st (new group requirement).
- Application for group due to L&I no later than October 31st (new group requirement).

NOTE This requirement also applies to an existing group when making changes to current plan, MPR or coverage period.

- Cover letter that lists attached documents due to L&I no later than October 31st (new group requirement).
- Group retrospective rating agreement due to L&I no later than December 15th (new and existing group requirement).

Example For the coverage period January 1, 2003, through December 31, 2003, the documents listed that are due December 15th would be due December 15, 2002.

- Membership verification list due to L&I no later than December 15th (new group requirement).
- Application for group membership and release of insurance data due to L&I no later than December 15th (new and existing group requirement).
- Annual safety report due to L&I no later than December 31st (new and existing group requirement).

Example For the coverage period January 1, 2003, through December 31, 2003, the annual safety report would be due December 31, 2002.

Coverage period - April 1 through March 31

Individual employer option

• Individual retrospective rating plan agreement - due to L&I no later than March 15th.

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Example For the coverage period April 1, 2003, through March 31, 2004, the agreement would be due March 15, 2003.

Retro group

• Articles of incorporation, bylaws and marketing information - due to L&I no later than January 31st (new group requirement).

Example For the coverage period April 1, 2003, through March 31, 2004, all documents listed that are due January 31st would be due January 31, 2003.

- Workplace safety and accident prevention plan due to L&I no later than January 31st (new group requirement).
- Application for group due to L&I no later than January 31st (new group requirement).

NOTE This requirement also applies to an existing group when making changes to current plan, MPR or coverage period.

- Cover letter that lists attached documents due to L&I no later than January 31st (new group requirement).
- Group retrospective rating agreement due to L&I no later than March 15th (new and existing group requirement).

Example For the coverage period April 1, 2003, through March 31, 2004, all documents listed that are due March 15th are due March 15, 2003.

- Membership verification list due to L&I no later than March 15th (new group requirement).
- Application for group membership and release of insurance data due to L&I no later than March 15th (new and existing group requirement).
- Annual safety report due to L&I no later than March 31st (new and existing group requirement).

Example For the coverage period April 1, 2003, through March 31, 2004, the annual safety report would be due March 31, 2003.

Coverage period - July 1 through June 30

Individual employer option

• Individual retrospective rating plan agreement - due to L&I no later than June 15th.

Example For the coverage period July 1, 2003, through June 30, 2004, the agreement would be due June 15, 2003.

Retro group

• Articles of incorporation, bylaws and marketing information - due to L&I no later than April 30th (new group requirement).

Example For the coverage period July 1, 2003, through June 30, 2004, all documents listed that are due April 30th would be due April 30, 2003.

- Workplace safety and accident prevention plan due to L&I no later than April 30th (new group requirement).
- Application for group due to L&I no later than April 30th (new group requirement).

NOTE This requirement also applies to an existing group when making changes to current plan, MPR or coverage period.

- Cover letter that lists attached documents due to L&I no later than April 30th (new group requirement).
- Group retrospective rating agreement due to L&I no later than June 15th (new and existing group requirement).

Example For the coverage period July 1, 2003, through June 30, 2004, all documents listed that are due June 15th are due June 15, 2003.

- Membership verification list due to L&I no later than June 15th (new group requirement).
- Application for group membership and release of insurance data due to L&I no later than June 15th (new and existing group requirement).
- Annual safety report due to L&I no later than June 30th (new and existing group requirement).

Example For the coverage period July 1, 2003, through June 30, 2004, the annual safety report would be due June 30, 2003.

Coverage period - October 1 through September 30

Individual employer option

• Individual retrospective rating plan agreement - due to L&I no later than September 15th.

Example For the coverage period October 1, 2003, through September 30, 2004, the agreement would be due September 15, 2003.

Retro group

• Articles of incorporation, bylaws and marketing information - due to L&I no later than July 31st (new group requirement).

Example For the coverage period October 1, 2003, through September 30, 2004, all documents listed that are due July 31st would be due July 31, 2003.

- Workplace safety and accident prevention plan due to L&I no later than July 31st (new group requirement).
- Application for group due to L&I no later than July 31st of the previous year (new group requirement).
 - NOTE This requirement also applies to an existing group when making changes to current plan, MPR or coverage period.
- Cover letter that lists attached documents due to L&I no later than July 31st (new group requirement).
- Group retrospective rating agreement due to L&I no later than September 15th (new and existing group requirement).

Example For the coverage period October 1, 2003, through September 30, 2004, all documents listed that are due September 15th are due September 15, 2003.

- Membership verification list due to L&I no later than September 15th (new group requirement).
- Application for group membership and release of insurance data due to L&I no later than

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September 15th (new and existing group requirement).

• Annual safety report - due to L&I no later than September 30th (new and existing group requirement).

Example For the coverage period October 1, 2003, through September 30, 2004, the annual safety report would be due September 30, 2003.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90438, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90440 Cancellation of participation.

Your responsibility

If you want to discontinue participating in retrospective rating

You must:

• Provide L&I written notification of withdrawal.

NOTE
This notification must be received at our Tumwater office by the close of business (5:00 p.m. Pacific time) the day before the new coverage period begins. If the due date falls on a weekend or holiday the signed letter is due on the next business day. You can only withdraw from retro prior to the beginning of a new coverage period. You cannot withdraw from retro during a coverage period except as provided in WAC 296-17-90405 "sale or closure of business," WAC 296-17-90402 "date of enrollment or reenrollment" for staggered enrollment requirements and WAC 296-17-90414.

Our responsibility

Upon receipt of your notification to withdraw from retro

We will:

Notify you in writing when your participation in retro will end.

NOTE This same procedure applies to an organization that sponsors a retro group. The sponsoring organization must notify L&I of members they wish to remove from the retro group.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90440, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90445 Valuation of coverage period.

Our responsibility

• Nine months after the coverage period has ended, we will do an initial valuation of the losses for each employer and group participating in retrospective rating.

NOTE Effective with the October 1, 2000, coverage period and all subsequent coverage periods thereafter, each retrospective rating plan has three mandatory valuations and no optional valuations. The first valuation takes place roughly nine months from the last day of the coverage period. Each subsequent valuation will occur at twelve-month intervals from the initial evaluation date.

Example Assume that your coverage period began July 1, 2001, and ended June 30, 2002 (twelve calendar months). Our first valuation date would occur the end of March 2003. This is roughly nine months from the last day of the coverage period.

 On the valuation date, all claims with injury dates that fall within the coverage period are valuated and the incurred losses that have been established for these claims are "captured" or "frozen."

NOTE Our valuation is limited to the open or closed status of a claim on the evaluation date. We do not consider adjudicative decisions (i.e., claim allowance, case reserve, wage determination and dependent status) surrounding a claim in our valuation.

- During the adjustment process we convert the captured incurred loss of each claim into developed losses using the appropriate loss development and performance adjustment factors. Retrospective premium is then calculated using the applicable formulas and tables in the retrospective rating manual.
- Prior to the application of the performance adjustment factor, we will cap the loss value for any one claim or group of claims arising from a single accident that has collective developed losses in excess of five hundred thousand dollars at a maximum of five hundred thousand dollars.
- Since the standard premium used in the retro calculation is based on premiums reported but not necessarily paid, we will deduct from the standard premium calculation any unpaid member premiums.
 - NOTE A sponsoring organization and L&I can enter into an agreement for an alternate debt recovery method.
- Approximately twenty days after the valuation date, if entitled, we will send you your premium refund.
 - NOTE

 If you participate in an individual plan or retro group, we will not issue a refund check if it is less than ten dollars. If a refund is less than ten dollars, we will credit the amount to your industrial insurance account and you can deduct the amount from your next premium payment. All retro group refunds are paid directly to the sponsoring organization. It is the responsibility of the sponsoring organization to distribute any refund to the group members. L&I does not regulate how refunds are distributed to group members. Employers that participate in retro are not required to share any of their retro refund with employees nor can they charge employees in the event of an additional assessment.
- We will send you a bill if you owe us additional premium.
 - NOTE

 If you owe additional premium, it is due thirty days after we communicate the decision to you. We will charge penalties on any additional premium not paid when it is due (RCW 51.48.210). If you (employer in an individual plan or sponsoring organization of a retro group) are entitled to a refund for one coverage period and owe additional premiums for another coverage period, we will deduct the additional premiums due L&I from the refund. We will refund the difference to you. In the event that this adjustment still leaves a premium balance due, we will send you a bill for the balance. If an organization sponsors multiple retro groups and one group earns a refund and the other owes additional premium from a retro adjustment, we will deduct the additional premium from the refund due and issue a net refund to the organization for the difference or bill them for the remaining additional premium as applicable.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90445, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90445, filed 5/12/00, effective 7/1/00.]

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WAC 296-17-90446 Retrospective premium calculation.

Retrospective Premium is calculated using the following formula:

Retrospective Premium = (Basic Premium Ratio x Standard Premium) + (Loss Conversion Factor \mathbf{x} Developed Losses).

NOTE You can find the basic premium ratios and loss conversion factors in WAC 296-17-90493 through 296-17-90497. Remember to use the preselected plan, maximum premium ratio and standard premium for the coverage period.

Maximum Retrospective Premium is calculated using the following formula:

Maximum Premium Ratio (MPR) x Standard Premium (SP)

NOTE If the retrospective premium formula produces a value greater than the maximum retrospective premium, the retrospective premium is reduced to the maximum retrospective premium.

Minimum Retrospective Premium is calculated using the following formula:

Minimum Premium Ratio (MnPR) x Standard Premium (SP)

NOTE The MnPR only applies to plans A1, A2, and A3. If the retrospective premium formula produces a value less than the minimum retrospective premium, the retrospective premium is increased to the minimum retrospective premium.

An employer enrolled in Plan A as an individual or an organization sponsoring a group may elect to forego the protection of a maximum premium ratio (MPR).

NOTE

To forego the protection of the MPR, the financial conditions of the employer or sponsoring organization must be such that they could qualify as a self-insurer under the department's certification guidelines. The basic premium ratio will be .058 if the employer/group selects and qualifies for an unlimited maximum retrospective premium.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90446, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90447 Adjustments to standard premiums after the last mandatory adjustment--Individual employer.

Our responsibility

If you are audited or your business is reclassified the result of which changes the amount of premium you paid during a coverage period that you participated in retrospective rating

We will:

- Adjust your standard premium to conform to the audit or reclassification results.
- Use your recomputed standard premium to determine your retrospective premium and modify the audit results to reflect the recomputed standard premium.
 - NOTE An audit or reclassification of your business can result in a change in refund or assessment.
- Notify you of the results of our decision to recompute your standard premium and the audit results.
- Refund the additional premium as applicable or send you a bill for additional premium

based on the revised standard premium.

NOTE If you owe additional premium, it is due thirty days after we communicate the decision to you. We will charge penalties on any additional premium not paid when it is due (RCW 51.48.210).

Your responsibility

If you disagree with the revised refund or assessment

You must:

• Protest or appeal the decision.

NOTE Make sure you do this in writing within thirty days of the date we communicate the decision to you. If you fail to do so, our decision is final and binding on you. For any other disputes regarding an action concerning the retro program, you must notify L&I that you are disputing our action within sixty days of the time that you receive written notification of such action.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90447, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010(2). 01-23-058, § 296-17-90447, filed 11/20/01, effective 1/1/02.]

WAC 296-17-90453 Disputes, protests and appeals.

Your responsibility

If you disagree with L&I over an adjudicative or reserving issue

You must:

- File a written protest or appeal within sixty days after you receive the decision you disagree with.
- File a written protest or appeal as applicable to the retro adjustment order and notice within thirty days after you receive this order. This will preserve your right to relief if you prevail in your claim protest or appeal.
 - NOTE We cannot provide relief in the computation of the retrospective premium even if your claim protest or appeal produces relief, unless you have also protested or appealed the retro refund/assessment notice and order.
- Send your protest to the address indicated in the order that you are protesting or appealing.
 - NOTE Be sure that you file your protest or appeal within the time frame indicated in the order.
- Work cooperatively with L&I and the medical caregivers treating your injured employee(s) so that they can recover from the injury and return to work as soon as possible.

Our responsibility

When we receive notification of your written protest or appeal

We will:

- Monitor the protest or appeal for resolution.
- Recalculate the retrospective premium requirement if the relief you requested is granted and you preserved your rights by protesting the retro order and notice.
- Notify you in writing of our decision.

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Your responsibility

If you disagree with L&I over the open status of a claim

You must:

 Notify us in writing immediately when you discover an open claim that you believe should be closed.

Every month we will send you a report that details the claims activity related to your individual account if you are in an individual plan. If you discover a claim that you believe should have been closed and is not reflected as such on the report or you believe the information needed to close the claim is available to L&I, you should bring it to our attention immediately. For retro groups we will notify the sponsoring organization that a report is ready to download and the organization can download the report at their leisure. If you discover a claim that you believe should have been closed and is not reflected as such on the report or you believe the information needed to close the claim is available to L&I, you should bring it to our attention immediately. If an employer or sponsoring organization uses a third party administrator, it is the responsibility of the employer or sponsoring organization to forward the reports to the third party administrator. L&I does not distribute retro performance reports to any party other than the employer if an individual plan or organization that sponsors the retro group for group reports.

- Protest or appeal in writing as applicable and within the time specified in the retro adjustment order and notice the claim status you are in disagreement with to preserve your right to the relief you are seeking.
 - NOTE Approximately one year after the coverage period has ended, we will notify you of the amount of refund or additional assessment. This notification will be in a legal document referred to as an "order and notice." You should receive an adjustment report that details the status of each claim and their related cost prior to the order and notice.
- Send your written request for reconsideration to:

Department of Labor and Industries Retrospective Rating Program PO Box 44180 Olympia, WA 98504-4180

Our responsibility

Upon receipt of your request for reconsideration

We will:

- Review the open status of the claims you specified in your inquiry, protest or appeal.
- Recalculate the retrospective premium requirement if we determine that all of the information necessary to close the claim was in the department's possession at the time of the valuation date.
- Notify you in writing of our decision.
- Provide you instructions on how to request reconsideration or appeal our decision.
- Refund the additional premium or reduce the assessment as applicable.

Your responsibility

If you disagree with L&I's decision

You must:

 Protest or appeal the assessment in writing within the time specified in the retro adjustment order and notice.

 Pay the amount in dispute, or provide a surety bond or an assignment of savings in lieu of the payment pending the outcome of the disagreement and by the due date indicated in the order.

NOTE
You cannot participate in the retrospective rating program unless you pay the assessment, provide a surety bond or assignment of savings. If you have paid the amount covered by the disagreement and it is resolved in your favor, we will refund this money. We will not pay interest on this money. If you owe additional premium, it is due thirty days after we communicate the decision to you. We will charge penalties on any additional premium not paid when it is due (RCW 51.48.210).

Send your written protest or appeal to:

Department of Labor and Industries Retrospective Rating Program PO Box 44180 Olympia, WA 98504-4180

Our responsibility

Upon receipt of your protest

We will:

- Review the issues outlined in your protest or appeal.
- Notify you in writing of our decision.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90453, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90484 Direct pay of medical bills--Prohibited.

Payment of medical services on behalf of state fund insured employers is the sole responsibility of Labor and Industries. Employers insured by the state fund are prohibited from paying a medical service provider directly for treatment of any work-related injury or illness sustained by one or more of their workers.

Our responsibility

If we discover that you have paid a medical service provider directly for medical services related to an industrial injury or work related illness

We will:

• Remove you from the retrospective rating program effective the date of our notification to you.

NOTE Any employer that has been removed because of this practice will be barred from ever participating in the retro program. If the employer was entitled to a retro refund for any coverage period, it will be forfeited. If an organization that sponsors a retro group participates in this activity or encourages members to pay a medical service provider directly for a work related injury or illness sustained by one or more of their workers, the organization will be barred from ever sponsoring a retro group and will forfeit all retro group refunds not yet distributed by L&I.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90484, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90484, filed 5/12/00, effective 7/1/00.]

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WAC 296-17-90486 Impartial review of L&I decisions.

L&I determinations applicable to the retrospective rating program are subject to independent review by the board of industrial insurance appeals (chapter 51.52 RCW).

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90486, filed 11/20/02, effective 1/1/03.]

WAC 296-17-90490 Limitation of liability--Indemnification.

With exception noted below, L&I disclaims any interest in any contracts executed between a sponsoring organization and their participating group members. L&I neither approves nor disapproves of any language contained therein and shall be held harmless for misrepresentation of fact(s) or errors of omission or commission stated in the terms of said contract. L&I is released and exempt from liability for any dispute or cause of action between a sponsoring organization and their participating group members or amongst participating group members arising under the contract.

NOTE A sponsoring organization cannot require a participating group member to reenroll in the group's future coverage period as a condition for receiving a refund in a past coverage period.

[Statutory Authority: RCW 51.18.010(1). 02-23-089, § 296-17-90490, filed 11/20/02, effective 1/1/03. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90490, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90492 Table I

RETROSPECTIVE RATING PLANS A, A1, A2, A3, AND B STANDARD PREMIUM SIZE RANGES Effective January 1, 2004

Size Group Number		Standard Premium Range	
63	\$4,580	-	\$5,533
62	5,534	-	6,645
61	6,646	-	7,906
60	7,907	-	9,355
59	9,356	-	11,011
58	11,012	-	12,879
57	12,880	-	14,999
56	15,000	-	17,239
55	17,240	-	19,619
54	19,620	-	22,129
53	22,130	-	24,769
52	24,770	-	27,539
51	27,540	-	30,439
50	30,440	-	33,499
49	33,500	-	36,679
48	36,680	-	39,919
47	39,920	-	43,169
46	43,170	-	46,729
45	46,730	-	50,699
44	50,700	-	55,119
43	55,120	-	60,009
42	60,010	-	65,479
41	65,480	-	71,619
40	71,620	-	78,459
39	78,460	-	86,189
38	86,190	-	94,949
37	94,950	-	104,799
36	104,800	-	115,299
35	115,300	-	126,799
34	126,800	-	139,499
33	139,500	-	153,399
32	153,400	-	168,799
31	168,800	-	184,799
30	184,800	-	202,499
29	202,500	-	222,599
28	222,600	-	245,399
27	245,400	-	271,699
26	271,700	-	301,999
25	302,000	-	336,799
24	336,800	-	377,599
23	377,600	-	425,599
22	425,600	-	481,799

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Size Group Number		Standa Premi Rang	um
21	481,800	_	548,999
20	549,000	-	630,099
19	630,100	-	727,299
18	727,300	-	847,099
17	847,100	-	996,499
16	996,500	-	1,210,999
15	1,211,000	-	1,508,999
14	1,509,000	-	1,927,999
13	1,928,000	-	2,462,999
12	2,463,000	-	3,145,999
11	3,146,000	-	4,169,999
10	4,170,000	-	5,776,999
9	5,777,000	-	8,326,999
8	8,327,000	-	12,059,999
7	12,060,000	-	17,759,999
6	17,760,000	-	27,619,999
5	27,620,000	-	43,599,999
4	43,600,000		& Over

[Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, and 51.18.010. 03-24-066, § 296-17-90492, filed 12/1/03, effective 1/1/04. Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90492, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90492, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90492, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90492, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90493 Table II

RETROSPECTIVE RATING PLAN A BASIC PREMIUM RATIOS LOSS CONVERSION FACTOR = .729 Effective January 1, 2003

Maximum Premium														
Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size														
<u>Group</u> 63	.907	.856	.820	.791	.766	.745	.725	.708	.692	.677	.649	.625	.602	.563
62	.902	.850	.813	.783	.757	.735	.725	.698	.681	.666	.638	.612	.590	.550
61	.897	.844	.805	.774	.748	.733	.705	.687	.670	.654	.625	.600	.577	.536
60	.892	.838	.798	.774	.739	.726	.695	.676	.658	.642	.613	.587	.563	.522
59	.888	.831			.739	.706	.684				.600	.574		.508
			.790	.758				.665	.647	.630			.550	
58	.883	.825	.783	.749	.720	.696	.674	.654	.635	.618	.588	.561	.537	.495
57	.878	.818	.775	.740	.711	.686	.663	.643	.624	.607	.576	.548	.524	.482
56	.872	.810	.766	.731	.701	.675	.652	.631	.612	.594	.563	.535	.511	.468
55	.865	.802	.757	.721	.690	.664	.640	.619	.599	.582	.550	.522	.497	.455
54	.858	.794	.747	.710	.679	.652	.628	.607	.587	.569	.537	.509	.484	.442
53	.851	.785	.738	.700	.668	.641	.616	.595	.575	.556	.524	.496	.471	.429
52	.843	.776	.728	.690	.657	.629	.605	.582	.562	.544	.511	.483	.458	.417
51	.836	.767	.718	.679	.646	.618	.592	.570	.550	.531	.498	.470	.446	.405
50	.828	.758	.708	.668	.634	.605	.580	.557	.537	.518	.485	.457	.432	.392
49	.821	.748	.697	.656	.622	.593	.567	.544	.524	.505	.472	.444	.419	.379
48	.813	.739	.686	.645	.610	.581	.555	.531	.511	.492	.459	.431	.406	.367
47	.804	.729	.675	.633	.598	.568	.542	.519	.498	.479	.446	.418	.394	.355
46	.796	.718	.663	.620	.584	.554	.528	.505	.484	.465	.433	.406	.382	.344
45	.787	.707	.650	.607	.571	.541	.514	.491	.471	.452	.420	.394	.371	.334
44	.778	.695	.638	.594	.557	.527	.501	.478	.458	.440	.408	.382	.360	.324
43	.768	.683	.625	.580	.544	.514	.488	.465	.445	.427	.396	.371	.349	.314
42	.758	.671	.612	.567	.530	.500	.474	.451	.431	.413	.383	.357	.336	.301
41	.748	.659	.599	.554	.517	.486	.460	.437	.417	.399	.368	.343	.322	.288
40	.737	.647	.586	.540	.503	.472	.446	.423	.403	.385	.355	.330	.309	.276
39	.726	.635	.573	.526	.489	.458	.432	.409	.389	.372	.342	.317	.296	.264
38	.714	.622	.560	.513	.476	.445	.418	.396	.376	.359	.329	.305	.284	.252
37	.702	.608	.546	.499	.462	.431	.405	.383	.363	.346	.317	.293	.273	.242
36	.688	.594	.532	.485	.448	.417	.392	.369	.350	.333	.304	.281	.262	.231
35	.673	.578	.516	.469	.433	.402	.377	.355	.336	.320	.292	.269	.250	.221
34	.657	.562	.500	.454	.418	.388	.363	.342	.323	.307	.280	.258	.240	.211
33	.640	.546	.484	.439	.403	.374	.349	.329	.310	.295	.268	.247	.229	.202
32	.623	.529	.468	.424	.389	.360	.336	.316	.298	.283	.257	.237	.220	.193
31	.607	.512	.452	.408	.373	.345	.322	.302	.285	.270	.246	.226	.210	.185
30	.589	.495	.435	.392	.358	.331	.308	.289	.273	.259	.235	.216	.201	.178
29	.571	.478	.419	.377	.344	.317	.295	.277	.261	.247	.225	.207	.193	.171
28	.553	.461	.403	.361	.329	.303	.282	.264	.248	.235	.213	.195	.181	.160
27	.537	.446	.388	.346	.314	.288	.267	.248	.233	.219	.197	.179	.165	.143
26	.521	.430	.373	.331	.299	.273	.252	.234	.218	.205	.183	.165	.151	.129
25	.504	.414	.358	.317	.285	.259	.238	.220	.205	.192	.170	.152	.138	.117
24	.482	.394	.339	.300	.269	.245	.225	.208	.194	.181	.161	.145	.132	.113
23	.460	.374	.321	.283	.254	.231	.213	.197	.184	.172	.153	.138	.127	.109
22	.437	.355	.304	.268	.241	.219	.201	.187	.174	.163	.146	.132	.121	.105
21	.414	.336	.288	.254	.228	.208	.191	.177	.166	.156	.139	.132	.117	.103
21	.717	.550	.200	.254	.220	.200	.171	.1//	.100	.150	.137	.14/	.11/	.102

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Maximum Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size <u>Group</u>														
20	.394	.318	.272	.239	.214	.194	.179	.166	.155	.145	.130	.119	.110	.096
19	.377	.301	.254	.222	.198	.179	.164	.152	.142	.133	.120	.109	.101	.089
18	.358	.283	.238	.207	.184	.166	.152	.140	.131	.123	.110	.101	.094	.083
17	.339	.266	.222	.192	.171	.154	.140	.130	.121	.114	.103	.094	.088	.079
16	.320	.249	.208	.179	.159	.143	.131	.121	.113	.106	.096	.088	.083	.075
15	.303	.234	.194	.168	.148	.134	.122	.113	.106	.100	.091	.084	.079	.072
14	.293	.220	.180	.157	.141	.128	.117	.109	.103	.097	.089	.082	.078	.071
13	.281	.204	.167	.148	.133	.122	.112	.105	.099	.094	.086	.081	.076	.070
12	.269	.187	.156	.139	.126	.116	.108	.101	.096	.091	.084	.079	.075	.069
11	.254	.167	.145	.130	.119	.110	.103	.097	.092	.088	.082	.077	.073	.068
10	.238	.150	.135	.122	.113	.105	.098	.093	.089	.085	.079	.075	.072	.067
9	.219	.138	.125	.115	.106	.100	.094	.089	.085	.082	.077	.073	.071	.066
8	.197	.127	.116	.107	.100	.094	.090	.086	.082	.079	.075	.072	.069	.065
7	.170	.117	.108	.100	.094	.089	.085	.082	.079	.077	.073	.070	.068	.064
6	.137	.107	.100	.094	.089	.085	.081	.078	.076	.074	.071	.068	.066	.064
5	.105	.098	.092	.087	.083	.080	.077	.075	.073	.071	.068	.066	.065	.063
4	.096	.089	.084	.081	.078	.076	.074	.072	.070	.068	.066	.065	.064	.063

[Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90493, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90493, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90493, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90493, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90494 Table III

RETROSPECTIVE RATING PLAN A1 MINIMUM PREMIUM RATIOS BASIC PREMIUM RATIO = .058 LOSS CONVERSION FACTOR = .729 Effective January 1, 2003

Maximum														
Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size	1.00	1.10	1110	1.20	1120	1,00	1,00	11.10	11.10	1.00	1.00	1170	1.00	2.00
Group 63	.987	.975	.963	.951	.940	.928	.918	.907	.897	.887	.868	.850	.833	.801
62	.987	.973	.963	.931	.938	.928	.918	.907	.894	.884	.864	.845	.828	.795
61	.986	.974	.960	.949	.936	.926	.913	.904	.890	.880	.860	.841	.823	.789
60	.986	.973	.959	.946	.933	.924	.909	.898	.887	.876	.855	.836	.817	.783
59	.985	.972	.958	.944	.933	.919	.909	.895	.883	.872	.851	.831	.812	.777
58	.985	.971	.956	.943	.929	.917	.904	.892	.880	.869	.847	.826	.807	.771
57	.985	.970	.955	.943	.929	.914	.904	.889	.877	.865	.843	.822	.802	.765
56	.984	.969	.954	.939	.925	.912	.899	.886	.874	.862	.839	.818	.797	.760
55	.984	.968	.953	.938	.924	.910	.896	.884	.871	.859	.836	.814	.793	.756
54	.983	.967	.951	.936	.922	.908	.894	.881	.868	.856	.832	.810	.790	.752
53	.983	.966	.950	.935	.920	.906	.892	.878	.866	.853	.829	.807	.786	.748
52	.982	.965	.949	.933	.920	.904	.890	.876	.863	.850	.826	.804	.783	.744
51	.982	.965	.948	.932	.917	.902	.887	.874	.860	.847	.823	.800	.779	.740
50	.982	.964	.947	.930	.915	.899	.885	.871	.857	.844	.819	.796	.775	.735
49	.981	.963	.946	.929	.913	.897	.882	.868	.854	.841	.816	.792	.770	.731
48	.981	.962	.945	.927	.911	.895	.880	.866	.852	.838	.812	.789	.767	.727
47	.980	.962	.944	.926	.910	.894	.878	.864	.849	.836	.810	.786	.764	.723
46	.980	.961	.943	.925	.909	.893	.877	.863	.848	.835	.809	.785	.763	.723
45	.980	.961	.942	.925	.908	.892	.877	.862	.848	.834	.808	.784	.762	.722
44	.980	.960	.942	.924	.907	.891	.876	.861	.847	.833	.808	.784	.762	.722
43	.980	.960	.941	.924	.907	.891	.875	.861	.846	.833	.807	.784	.762	.722
42	.979	.959	.940	.922	.905	.888	.872	.857	.843	.829	.803	.779	.757	.717
41	.978	.958	.938	.920	.902	.885	.869	.853	.839	.825	.798	.774	.751	.710
40	.978	.957	.937	.918	.899	.882	.866	.850	.835	.820	.793	.768	.745	.704
39	.977	.956	.935	.916	.897	.879	.863	.846	.831	.816	.789	.764	.741	.699
38	.977	.955	.934	.914	.895	.877	.860	.843	.828	.813	.785	.760	.736	.694
37	.976	.954	.933	.912	.893	.875	.857	.841	.825	.810	.782	.756	.732	.690
36	.976	.953	.932	.911	.891	.873	.855	.838	.822	.807	.779	.753	.729	.686
35	.976	.953	.931	.910	.890	.871	.854	.837	.821	.805	.777	.751	.727	.684
34	.975	.952	.930	.909	.889	.870	.852	.835	.819	.804	.775	.749	.725	.683
33	.975	.951	.929	.908	.888	.869	.851	.834	.818	.802	.774	.748	.724	.682
32	.975	.951	.929	.907	.887	.868	.850	.833	.817	.802	.773	.747	.724	.682
31	.975	.951	.928	.907	.886	.867	.849	.832	.816	.801	.773	.747	.724	.682
30	.974	.950	.927	.906	.886	.867	.849	.832	.816	.801	.773	.747	.724	.682
29	.974	.950	.927	.906	.886	.867	.849	.832	.816	.801	.773	.747	.724	.682
28	.974	.949	.926	.904	.883	.864	.846	.828	.812	.797	.769	.744	.721	.682
27	.973	.947	.922	.899	.877	.857	.837	.819	.802	.785	.754	.727	.701	.657
26	.972	.945	.919	.895	.872	.851	.830	.811	.792	.775	.742	.712	.685	.636
25	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
24	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
23	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
22	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620

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Maximum														
Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size														
<u>Group</u>	071	0.42	017	002	0.60	0.46	024	004	705	766	722	701	670	620
21	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
20	.971	.943	.917	.892	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
19	.970	.941	.915	.891	.868	.846	.824	.804	.785	.766	.732	.701	.672	.620
18	.969	.940	.912	.887	.864	.843	.823	.804	.785	.766	.732	.701	.672	.620
17	.968	.938	.911	.885	.862	.840	.820	.801	.784	.766	.732	.701	.672	.620
16	.968	.937	.910	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
15	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
14	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
13	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
12	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
11	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
10	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
9	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
8	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
7	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
6	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
5	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620
4	.967	.937	.909	.884	.860	.838	.818	.800	.783	.766	.732	.701	.672	.620

[Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90494, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90494, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90494, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90494, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90495 Table IV

RETROSPECTIVE RATING PLAN A2 MINIMUM PREMIUM RATIOS AND BASIC PREMIUM RATIOS LOSS CONVERSION FACTOR = .729 Effective January 1, 2003

Maxin	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
Group 63	Basic Premium Ratio	.483	.457	.439	.425	.412	.402	.392	.383	.375	.368	.354	.342	.330	.311
02	Minimum Premium Ratio	.979	.960	.943	.927	.912	.898	.884	.871	.859	.846	.823	.802	.782	.745
62	Basic Premium Ratio	.480	.454	.436	.421	.408	.397	.387	.378	.370	.362	.348	.335	.324	.304
02	Minimum Premium Ratio	.978	.959	.941	.925	.909	.894	.880	.867	.854	.841	.818	.796	.775	.738
61	Basic Premium Ratio	.478	.451	.432	.416	.403	.392	.382	.373	.364	.356	.342	.329	.318	.297
01	Minimum Premium Ratio	.977	.957	.939	.922	.906	.891	.876	.862	.849	.836	.811	.789	.768	.730
60															
60	Basic Premium Ratio Minimum Premium Ratio	.475 .976	.448	.428	.412 .919	.399	.387 .886	.377 .871	.367 .857	.358	.350	.336	.323 .781	.311 .760	.290 .721
59	Basic Premium Ratio	.473	.445	.424	.408	.394	.382	.371	.362	.353	.344	.329	.316	.304	.283
	Minimum Premium Ratio	.975	.954	.934	.916	.898	.882	.867	.852	.837	.824	.798	.774	.752	.713
58	Basic Premium Ratio	.471	.442	.421	.404	.389	.377	.366	.356	.347	.338	.323	.310	.298	.277
	Minimum Premium Ratio	.974	.952	.931	.912	.895	.878	.862	.847	.832	.818	.792	.767	.745	.704
57	Basic Premium Ratio	.468	.438	.417	.399	.385	.372	.361	.351	.341	.333	.317	.303	.291	.270
	Minimum Premium Ratio	.973	.950	.929	.909	.891	.874	.857	.842	.827	.813	.786	.761	.738	.697
56	Basic Premium Ratio	.465	.434	.412	.395	.380	.367	.355	.345	.335	.326	.311	.297	.285	.263
	Minimum Premium Ratio	.972	.948	.926	.906	.887	.870	.853	.837	.822	.807	.780	.755	.731	.690
55	Basic Premium Ratio	.462	.430	.408	.390	.374	.361	.349	.339	.329	.320	.304	.290	.278	.257
	Minimum Premium Ratio	.971	.946	.924	.903	.884	.866	.849	.832	.817	.802	.774	.749	.725	.683
54	Basic Premium Ratio	.458	.426	.403	.384	.369	.355	.343	.333	.323	.314	.298	.284	.271	.250
	Minimum Premium Ratio	.970	.945	.922	.900	.880	.862	.844	.827	.812	.797	.768	.743	.719	.677
53	Basic Premium Ratio	.455	.422	.398	.379	.363	.350	.337	.327	.317	.307	.291	.277	.265	.244
	Minimum Premium Ratio	.969	.943	.919	.897	.877	.858	.840	.823	.807	.792	.763	.737	.713	.671
52	Basic Premium Ratio	.451	.417	.393	.374	.358	.344	.332	.320	.310	.301	.285	.271	.258	.238
	Minimum Premium Ratio	.968	.941	.917	.895	.874	.854	.836	.819	.803	.787	.758	.732	.709	.666
51	Basic Premium Ratio	.447	.413	.388	.369	.352	.338	.325	.314	.304	.295	.278	.264	.252	.232
31	Minimum Premium Ratio	.967	.939	.914	.891	.870	.851	.832	.815	.798	.782	.753	.727	.703	.660
50	Basic Premium Ratio	.443	.408	.383	.363	.346	.332	.319	.308	.298	.288	.272	.258	.245	.225
30	Minimum Premium Ratio	.966	.937	.912	.888	.867	.846	.828	.810	.793	.777	.747	.721	.697	.654
40	n ' n ' n '	440													
49	Basic Premium Ratio Minimum Premium Ratio	.440 .965	.403	.378 .909	.357 .885	.340	.326 .842	.313	.301	.291 .788	.282 .772	.265 .742	.251 .715	.239	.219 .647
4.6															
48	Basic Premium Ratio Minimum Premium Ratio	.436	.399	.372	.352	.334	.320	.307	.295	.285	.275	.259	.245	.232	.213
		.964	.933	.907	.882	.860	.839	.819	.801	.783	.767	.737	.710	.685	.641
47	Basic Premium Ratio	.431	.394	.367	.346	.328	.313	.300	.289	.278	.269	.252	.238	.226	.207
	Minimum Premium Ratio	.962	.931	.904	.879	.856	.835	.816	.797	.780	.763	.733	.706	.681	.637

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Maxir	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
Group 46	Basic Premium Ratio	.427	.388	.361	.339	.321	.306	.293	.282	.271	.262	.246	.232	.220	.201
	Minimum Premium Ratio	.961	.929	.901	.876	.853	.832	.812	.793	.776	.760	.729	.702	.678	.635
45	Basic Premium Ratio	.423	.383	.354	.333	.315	.300	.286	.275	.265	.255	.239	.226	.215	.196
	Minimum Premium Ratio	.960	.927	.899	.873	.850	.829	.809	.790	.773	.757	.727	.700	.675	.633
44	Basic Premium Ratio	.418	.377	.348	.326	.308	.293	.280	.268	.258	.249	.233	.220	.209	.191
	Minimum Premium Ratio	.958	.925	.897	.871	.848	.826	.806	.788	.771	.754	.725	.698	.674	.631
43	Basic Premium Ratio	.413	.371	.342	.319	.301	.286	.273	.262	.252	.243	.227	.215	.204	.186
	Minimum Premium Ratio	.957	.924	.895	.869	.846	.824	.804	.786	.768	.752	.723	.696	.672	.630
42	Basic Premium Ratio	.408	.365	.335	.313	.294	.279	.266	.255	.245	.236	.221	.208	.197	.180
	Minimum Premium Ratio	.956	.921	.892	.865	.842	.820	.799	.781	.763	.747	.716	.690	.666	.623
41	Basic Premium Ratio	.403	.359	.329	.306	.288	.272	.259	.248	.238	.229	.213	.201	.190	.173
	Minimum Premium Ratio	.954		.889	.862	.837	.815	.794	.775	.757	.740		.683	.659	.616
40	Basic Premium Ratio Minimum Premium Ratio	.398 .953	.353 .917	.322	.299 .858	.833	.265 .810	.252 .789	.241 .770	.752	.735	.704	.194 .677	.184 .651	.167 .609
20									.234	.224					
39	Basic Premium Ratio Minimum Premium Ratio	.392 .951	.347 .914	.316	.292 .855	.274 .829	.258 .806	.245 .785	.234	.224	.215 .730	.200 .699	.188 .671	.177 .646	.161 .603
38	Basic Premium Ratio	.386	.340	.309	.286	.267	.252	.238	.227	.217	.209	.194	.182	.171	.155
30	Minimum Premium Ratio	.950	.913	.880	.852	.826	.802	.781	.761	.743	.725	.694	.666	.641	.598
37	Basic Premium Ratio	.380	.333	.302	.279	.260	.245	.232	.221	.211	.202	.188	.176	.166	.150
	Minimum Premium Ratio	.949	.911	.878	.849	.823	.800	.778	.757	.739	.722	.690	.661	.636	.593
36	Basic Premium Ratio	.373	.326	.295	.272	.253	.238	.225	.214	.204	.196	.181	.170	.160	.145
	Minimum Premium Ratio	.948	.909	.876	.847	.821	.797	.775	.755	.736	.718	.687	.658	.634	.590
35	Basic Premium Ratio	.366	.318	.287	.264	.246	.230	.218	.207	.197	.189	.175	.164	.154	.140
	Minimum Premium Ratio	.947	.908	.874	.845	.818	.795	.773	.752	.734	.716	.685	.656	.632	.588
34	Basic Premium Ratio	.358	.310	.279	.256	.238	.223	.211	.200	.191	.183	.169	.158	.149	.135
	Minimum Premium Ratio	.946	.906	.873	.844	.817	.793	.771	.751	.732	.714	.683	.655	.630	.587
33	Basic Premium Ratio	.349	.302	.271	.249	.231	.216	.204	.194	.184	.177	.163	.153	.144	.130
	Minimum Premium Ratio	.945	.906	.872	.842	.816	.792	.770	.750	.732	.714	.683	.655	.630	.588
32	Basic Premium Ratio	.341	.294	.263	.241	.224	.209	.197	.187	.178	.171	.158	.148	.139	.126
	Minimum Premium Ratio	.945	.905	.872	.842	.816	.792	.770	.750	.732	.714	.683	.655	.631	.589
31	Basic Premium Ratio Minimum Premium Ratio	.333	.285 .904	.255 .870	.233	.216 .814	.202 .790	.190 .769	.180 .749	.172 .730	.164 .714	.152	.142 .656	.134	.122 .591
20															
30	Basic Premium Ratio Minimum Premium Ratio	.324	.277 .902	.247 .869	.225 .840	.208 .814	.195 .790	.183 .769	.174 .748	.166 .730	.159 .713	.147 .683	.137 .658	.130 .634	.118 .595
29	Basic Premium Ratio	.315	.268	.239	.218	.201	.188		.168	.160	.153	.142	.133		
29	Minimum Premium Ratio	.942	.902	.868	.839	.813	.188	.177 .769	.749	.731	.715	.685	.659	.126 .637	.115 .599
28	Basic Premium Ratio	.306	.260	.231	.210	.194	.181	.170	.161	.153	.147	.136	.127	.120	.109
20	Minimum Premium Ratio	.942	.901	.867	.838	.811	.788	.766	.747	.729	.711	.681	.655	.632	.593
27	Basic Premium Ratio	.298	.252	.223	.202	.186	.173	.163	.153	.146	.139	.128	.119	.112	.101
	Minimum Premium Ratio	.940	.898	.864	.833	.806	.781	.758	.738	.718	.700	.668	.640	.614	.571

Maxim	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size Group															
26	Basic Premium Ratio	.290	.244	.216	.195	.179	.166	.155	.146	.138	.132	.121	.112	.105	.094
	Minimum Premium Ratio	.939	.896	.860	.829	.801	.775	.752	.731	.711	.691	.657	.627	.599	.553
25	Basic Premium Ratio	.281	.236	.208	.188	.172	.159	.148	.139	.132	.125	.114	.105	.098	.088
	Minimum Premium Ratio	.938	.895	.858	.826	.797	.771	.747	.725	.704	.685	.650	.619	.592	.542
24	Basic Premium Ratio	.270	.226	.199	.179	.164	.152	.142	.133	.126	.120	.110	.102	.095	.086
	Minimum Premium Ratio	.938	.894	.858	.827	.798	.773	.749	.729	.708	.689	.655	.625	.600	.551
23	Basic Premium Ratio	.259	.216	.190	.171	.156	.145	.136	.128	.121	.115	.106	.098	.093	.084
	Minimum Premium Ratio	.938	.895	.860	.829	.802	.777	.753	.733	.714	.697	.663	.636	.608	.564
22	Basic Premium Ratio	.248	.207	.181	.163	.150	.139	.130	.123	.116	.111	.102	.095	.090	.082
	Minimum Premium Ratio	.938	.896	.862	.832	.805	.781	.760	.739	.722	.704	.674	.648	.622	.580
21	Basic Premium Ratio	.236	.197	.173	.156	.143	.133	.125	.118	.112	.107	.099	.093	.088	.080
21	Minimum Premium Ratio	.940	.899	.865	.836	.811	.787	.766	.747	.730	.714	.685	.659	.636	.599
20	Basic Premium Ratio	.226	.188	.165	.149	.136	.126	.119	.112	.107	.102	.094	.089	.084	.077
20	Minimum Premium Ratio	.939	.100	.865	.835	.810	.788	.766	.748	.730	.715	.689	.662	.642	.607
10															
19	Basic Premium Ratio Minimum Premium Ratio	.218 .937	.180 .894	.156 .860	.140 .830	.128	.119 .781	.111 .761	.105 .742	.100 .724	.096 .708	.089	.084	.080	.074 .597
18	Basic Premium Ratio Minimum Premium Ratio	.208	.171 .892	.148 .857	.133	.121	.112 .777	.105 .756	.099 .737	.095	.091	.084 .677	.080	.076	.071 .594
	Millimum Piemium Rado	.935	.892	.637	.020	.800	.///	./30		.718			.031	.031	.394
17	Basic Premium Ratio	.199	.162	.140	.125	.115	.106	.099	.094	.090	.086	.081	.076	.073	.069
	Minimum Premium Ratio	.934	.891	.856	.826	.798	.775	.755	.736	.717	.703	.673	.653	.631	.592
16	Basic Premium Ratio	.189	.154	.133	.119	.109	.101	.095	.090	.086	.082	.077	.073	.071	.067
	Minimum Premium Ratio	.934	.890	.855	.825	.798	.775	.754	.736	.719	.706	.679	.658	.633	.598
15	Basic Premium Ratio	.181	.146	.126	.113	.103	.096	.090	.086	.082	.079	.075	.071	.069	.065
	Minimum Premium Ratio	.933	.889	.855	.826	.801	.778	.759	.739	.724	.710	.682	.663	.641	.613
14	Basic Premium Ratio	.176	.139	.119	.108	.100	.093	.088	.084	.081	.078	.074	.070	.068	.065
	Minimum Premium Ratio	.924	.878	.850	.821	.796	.775	.755	.737	.720	.706	.679	.663	.642	.608
13	Basic Premium Ratio	.170	.131	.113	.103	.096	.090	.085	.082	.079	.076	.072	.070	.067	.064
	Minimum Premium Ratio	.915	.868	.844	.818	.793	.772	.754	.735	.719	.706	.682	.656	.643	.612
12	Basic Premium Ratio	.164	.123	.107	.099	.092	.087	.083	.080	.077	.075	.071	.069	.067	.064
	Minimum Premium Ratio	.904	.860	.839	.812	.791	.770	.751	.732	.718	.702	.680	.655	.637	.606
11	Basic Premium Ratio	.156	.113	.102	.094	.089	.084	.081	.078	.075	.073	.070	.068	.066	.063
	Minimum Premium Ratio	.892	.859	.834	.811	.786	.768	.747	.730	.718	.704	.678	.655	.638	.612
10	Basic Premium Ratio	.148	.104	.097	.090	.086	.082	.078	.076	.074	.072	.069	.067	.065	.063
	Minimum Premium Ratio	.876	.858	.829	.807	.782	.762	.748	.728	.712	.699	.676	.654	.640	.605
9	Basic Premium Ratio	.139	.098	.092	.087	.082	.079	.076	.074	.072	.070	.068	.066	.065	.062
	Minimum Premium Ratio	.856	.853	.825	.800	.782	.761	.744	.727	.712	.702	.674	.654	.631	.612
8	Basic Premium Ratio	.106	.093	.087	.083	.079	.076	.074	.072	.070	.069	.067	.065	.064	.062
~	Minimum Premium Ratio	.855	.846	.823	.798	.779	.761	.741	.725	.713	.697	.671	.654	.633	.604
7	Basic Premium Ratio	.097	.088	.083	.079	.076	.074	.072	.070	.069	.068	.066	.064	.063	.061
,	Minimum Premium Ratio	.855	.840	.818	.079	.076	.756	.738	.725	.707	.691	.668	.655	.636	.613

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Maxir	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
<u>Group</u> 6	Basic Premium Ratio	.089	.083	.079	.076	.074	.072	.070	.068	.067	.066	.065	.063	.062	.061
	Minimum Premium Ratio	.855	.836	.814	.792	.768	.749	.735	.725	.709	.696	.664	.656	.640	.602
5	Basic Premium Ratio Minimum Premium Ratio	.082 .855	.078 .833	.075 .811	.073 .787	.071 .767	.069 .752	.068 .732	.067 .714	.066 .700	.065 .689	.063 .677	.062 .658	.062 .624	.061 .586
4	Basic Premium Ratio Minimum Premium Ratio	.077 .855	.074 .830	.071 .811	.070 .782	.068 .767	.067 .752	.066 .729	.065 .714	.064 .700	.063 .689	.062 .677	.062 .658	.061 .624	.061 .586

[Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90495, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90495, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90495, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90495, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90496 Table V

RETROSPECTIVE RATING PLAN A3 MINIMUM PREMIUM RATIOS AND BASIC PREMIUM RATIOS LOSS CONVERSION FACTOR = .729 Effective January 1, 2003

Size Group Group Group Group (a) Basic Premium Ratio (a) Basic Premium Ratio (b) All (a) Basic Premium	Maxin	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Basic Premium Ratio S18 762 722 692 666 642 622 603 586 571 543 517 495 488	Size															
Basic Premium Ratio S.14 7.60 7.19 8.87 8.66 8.48 8.31 8.15 8.01 7.88 7.75 7.21 7.09 7.09 7.37 7.38 7.39 7.00 7.30			.818	.762	.722	.692	.666	.642	.622	.603	.586	.571	.543	.517	.495	.458
Minimum Premium Ratio 945 912 887 866 848 831 815 801 788 775 751 729 709 873 734 735			.947	.916	.892	.871	.853	.837	.822	.808			.759	.738		.682
Minimum Premium Ratio 945 912 887 866 848 831 815 801 788 775 751 729 709 873 734 735	62	Dagia Dramium Datia	011	760	710	607	650	626	616	506	570	560	524	500	106	110
Minimum Premium Ratio 942 909 883 861 842 825 809 794 780 767 743 721 700 863	02															
Minimum Premium Ratio 942 909 883 861 842 825 809 794 780 767 743 721 700 863																
Basic Premium Ratio Sample Sample	61															
Minimum Premium Ratio 939 905 879 856 836 819 802 787 773 759 734 712 690 653		Minimum Premium Ratio	.942	.909	.883	.861	.842	.825	.809	.794	.780	.767	.743	.721	.700	.663
59 Basic Premium Ratio Minimum Premium Ratio .805 .744 .699 .664 .634 .608 .586 .567 .549 .532 .501 .475 .452 .413 58 Basic Premium Ratio Minimum Premium Ratio .802 .737 .691 .655 .626 .599 .577 .557 .538 .521 .490 .464 .441 .403 57 Basic Premium Ratio .934 .898 .870 .846 .825 .807 .789 .773 .758 .744 .718 .694 .672 .633 57 Basic Premium Ratio .796 .731 .685 .647 .618 .591 .568 .547 .528 .511 .480 .454 .431 .392 56 Basic Premium Ratio .794 .725 .678 .640 .609 .581 .558 .537 .518 .501 .470 .443 .421 .382 55 Basic Premium Ratio .7	60	Basic Premium Ratio	.811	.749	.705	.672	.644	.618	.597	.577	.558	.543	.513	.486	.464	.425
Minimum Premium Ratio .937 .901 .874 .851 .831 .813 .796 .780 .765 .725 .726 .703 .681 .643 58 Basic Premium Ratio Minimum Premium Ratio .934 .898 .870 .846 .825 .807 .789 .773 .538 .521 .490 .464 .441 .403 57 Basic Premium Ratio Minimum Premium Ratio .796 .731 .685 .647 .618 .591 .568 .547 .528 .511 .480 .454 .431 .392 56 Basic Premium Ratio Minimum Premium Ratio .992 .894 .865 .841 .819 .800 .782 .766 .751 .736 .710 .683 .663 .624 56 Basic Premium Ratio Minimum Premium Ratio .992 .880 .860 .835 .813 .794 .776 .759 .743 .726 .701 .632 .671 .632 .601 .573		Minimum Premium Ratio	.939	.905	.879	.856	.836	.819	.802	.787	.773	.759	.734	.712	.690	.653
Minimum Premium Ratio .937 .901 .874 .851 .831 .813 .796 .780 .765 .725 .726 .703 .681 .643 58 Basic Premium Ratio Minimum Premium Ratio .934 .898 .870 .846 .825 .807 .789 .773 .538 .521 .490 .464 .441 .403 57 Basic Premium Ratio Minimum Premium Ratio .796 .731 .685 .647 .618 .591 .568 .547 .528 .511 .480 .454 .431 .392 56 Basic Premium Ratio Minimum Premium Ratio .992 .894 .865 .841 .819 .800 .782 .766 .751 .736 .710 .683 .663 .624 56 Basic Premium Ratio Minimum Premium Ratio .992 .880 .860 .835 .813 .794 .776 .759 .743 .726 .701 .632 .671 .632 .601 .573	59	Rasic Premium Ratio	805	744	699	664	634	608	586	567	549	532	501	475	452	413
Minimum Premium Ratio 934 898 870 846 825 807 789 773 7.58 7.44 7.18 6.94 6.72 6.33	37															
Minimum Premium Ratio 934 898 870 846 825 807 789 773 7.58 7.44 7.18 6.94 6.72 6.33																
57 Basic Premium Ratio .796 .731 .685 .647 .618 .591 .568 .547 .528 .511 .480 .454 .431 .392 56 Basic Premium Ratio .794 .725 .678 .640 .609 .581 .558 .537 .518 .501 .470 .443 .421 .382 56 Basic Premium Ratio .928 .890 .860 .835 .813 .794 .776 .759 .743 .728 .701 .677 .654 .614 55 Basic Premium Ratio .790 .721 .671 .632 .601 .573 .550 .527 .509 .490 .460 .433 .411 .371 55 Basic Premium Ratio .925 .885 .855 .830 .807 .787 .768 .522 .509 .490 .460 .433 .411 .371 54 Basic Premium Ratio .787 .714 .6	58															
Minimum Premium Ratio .932 .894 .865 .841 .819 .800 .782 .766 .751 .736 .710 .685 .663 .624		Minimum Premium Ratio	.934	.898	.870	.840	.823	.807	./89	.//3	./58	./44	./18	.094	.072	.033
56 Basic Premium Ratio Minimum Premium Ratio .794 .725 .678 .640 .609 .581 .558 .537 .518 .501 .470 .443 .421 .382 55 Basic Premium Ratio Minimum Premium Ratio .790 .721 .671 .632 .601 .573 .550 .527 .509 .490 .460 .433 .411 .371 54 Basic Premium Ratio Minimum Premium Ratio .925 .885 .855 .830 .807 .787 .768 .752 .735 .721 .693 .668 .645 .606 54 Basic Premium Ratio .787 .714 .666 .626 .592 .565 .541 .518 .499 .481 .450 .423 .400 .363 54 Basic Premium Ratio .784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 54 Basic Premium Rat	57	Basic Premium Ratio	.796	.731	.685	.647	.618	.591	.568	.547	.528	.511	.480	.454	.431	.392
Minimum Premium Ratio 928 890 860 835 813 794 776 759 743 728 701 677 654 614 Sasic Premium Ratio 790 721 671 632 601 573 550 527 509 490 460 433 411 371 Minimum Premium Ratio 925 885 855 830 807 787 768 752 735 721 693 668 645 606 Basic Premium Ratio 787 714 666 626 592 565 541 518 499 481 450 423 400 363 Minimum Premium Ratio 921 881 849 823 801 780 761 744 728 713 685 660 637 597 Basic Premium Ratio 917 876 844 818 794 774 754 754 737 721 705 677 652 629 589 Basic Premium Ratio 913 871 839 812 788 767 748 729 713 697 669 644 621 581 Basic Premium Ratio 909 866 833 806 782 760 740 722 705 689 661 635 613 573 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 680 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 680 681 682 789 775 752 753 714 697 681 652 627 604 564 Basic Premium Ratio 769 680 684 690 782 783 784 78		Minimum Premium Ratio	.932	.894	.865	.841	.819	.800	.782	.766	.751	.736	.710	.685	.663	.624
Minimum Premium Ratio 928 890 860 835 813 794 776 759 743 728 701 677 654 614 Sasic Premium Ratio 790 721 671 632 601 573 550 527 509 490 460 433 411 371 Minimum Premium Ratio 925 885 855 830 807 787 768 752 735 721 693 668 645 606 Basic Premium Ratio 787 714 666 626 592 565 541 518 499 481 450 423 400 363 Minimum Premium Ratio 921 881 849 823 801 780 761 744 728 713 685 660 637 597 Basic Premium Ratio 917 876 844 818 794 774 754 754 737 721 705 677 652 629 589 Basic Premium Ratio 913 871 839 812 788 767 748 729 713 697 669 644 621 581 Basic Premium Ratio 909 866 833 806 782 760 740 722 705 689 661 635 613 573 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 690 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 680 634 593 557 529 502 480 460 442 411 384 362 325 Basic Premium Ratio 769 680 681 682 789 775 752 753 714 697 681 652 627 604 564 Basic Premium Ratio 769 680 684 690 782 783 784 78	56	Basic Premium Ratio	.794	.725	.678	.640	.609	.581	.558	.537	.518	.501	.470	.443	.421	.382
Minimum Premium Ratio .925 .885 .855 .830 .807 .787 .768 .752 .735 .721 .693 .668 .645 .606 54 Basic Premium Ratio .787 .714 .666 .626 .592 .565 .541 .518 .499 .481 .450 .423 .400 .363 Minimum Premium Ratio .921 .881 .849 .823 .801 .780 .761 .744 .728 .713 .685 .660 .637 .597 53 Basic Premium Ratio .784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 52 Basic Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 51 Basic Premium Ratio .791 .698 .644 .602																
Minimum Premium Ratio .925 .885 .855 .830 .807 .787 .768 .752 .735 .721 .693 .668 .645 .606 54 Basic Premium Ratio .787 .714 .666 .626 .592 .565 .541 .518 .499 .481 .450 .423 .400 .363 Minimum Premium Ratio .921 .881 .849 .823 .801 .780 .761 .744 .728 .713 .685 .660 .637 .597 53 Basic Premium Ratio .784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 52 Basic Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 51 Basic Premium Ratio .791 .698 .644 .602																
Basic Premium Ratio 787 714 .666 .626 .592 .565 .541 .518 .499 .481 .450 .423 .400 .363 Minimum Premium Ratio .921 .881 .849 .823 .801 .780 .761 .744 .728 .713 .685 .660 .637 .597 Basic Premium Ratio 784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 Minimum Premium Ratio .917 .876 .844 .818 .794 .774 .754 .737 .721 .705 .677 .652 .629 .589 Basic Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .621 .581 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 Basic Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573	55															
Minimum Premium Ratio .921 .881 .849 .823 .801 .780 .761 .744 .728 .713 .685 .660 .637 .597 53 Basic Premium Ratio .784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 52 Basic Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 52 Basic Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .601 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 51 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 <td></td> <td>Willindin Flemium Kado</td> <td>.923</td> <td>.003</td> <td>.633</td> <td>.030</td> <td>.607</td> <td>./6/</td> <td>.708</td> <td>.132</td> <td>.733</td> <td>./21</td> <td>.093</td> <td>.008</td> <td>.043</td> <td>.000</td>		Willindin Flemium Kado	.923	.003	.633	.030	.607	./6/	.708	.132	.733	./21	.093	.008	.043	.000
53 Basic Premium Ratio Minimum Premium Ratio .784 .709 .659 .617 .585 .555 .532 .509 .489 .472 .440 .414 .391 .353 52 Basic Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 Minimum Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .621 .581 51 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 50 Basic Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio .769 .690 <t< td=""><td>54</td><td>Basic Premium Ratio</td><td>.787</td><td>.714</td><td>.666</td><td>.626</td><td>.592</td><td>.565</td><td>.541</td><td>.518</td><td>.499</td><td>.481</td><td>.450</td><td>.423</td><td>.400</td><td>.363</td></t<>	54	Basic Premium Ratio	.787	.714	.666	.626	.592	.565	.541	.518	.499	.481	.450	.423	.400	.363
Minimum Premium Ratio .917 .876 .844 .818 .794 .774 .754 .737 .721 .705 .677 .652 .629 .589 52 Basic Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 Minimum Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .621 .581 51 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362		Minimum Premium Ratio	.921	.881	.849	.823	.801	.780	.761	.744	.728	.713	.685	.660	.637	.597
52 Basic Premium Ratio Minimum Premium Ratio .780 .704 .651 .610 .577 .548 .522 .501 .481 .463 .431 .405 .382 .345 51 Basic Premium Ratio Minimum Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio Minimum Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362 .325 Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564	53	Basic Premium Ratio	.784	.709	.659	.617	.585	.555	.532	.509	.489	.472	.440	.414	.391	.353
Minimum Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .621 .581 51 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362 .325 Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564		Minimum Premium Ratio	.917	.876	.844	.818	.794	.774	.754	.737	.721	.705	.677	.652	.629	.589
Minimum Premium Ratio .913 .871 .839 .812 .788 .767 .748 .729 .713 .697 .669 .644 .621 .581 51 Basic Premium Ratio .775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362 .325 Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564																
51 Basic Premium Ratio 7.775 .698 .644 .602 .567 .539 .514 .491 .471 .454 .422 .396 .372 .336 Minimum Premium Ratio 9.09 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 .573 .574 .575 .575 .575 .575 .575 .575 .575	52															
Minimum Premium Ratio .909 .866 .833 .806 .782 .760 .740 .722 .705 .689 .661 .635 .613 .573 50 Basic Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362 .325 Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564		William Fremium Rado	.913	.071	.039	.012	.766	.707	.740	.129	./13	.097	.009	.044	.021	.561
50 Basic Premium Ratio .769 .690 .634 .593 .557 .529 .502 .480 .460 .442 .411 .384 .362 .325 Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564	51	Basic Premium Ratio	.775	.698	.644	.602	.567	.539	.514	.491	.471	.454	.422	.396	.372	.336
Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564		Minimum Premium Ratio	.909	.866	.833	.806	.782	.760	.740	.722	.705	.689	.661	.635	.613	.573
Minimum Premium Ratio .905 .861 .828 .799 .775 .752 .733 .714 .697 .681 .652 .627 .604 .564	50	Basic Premium Ratio	.769	.690	.634	.593	.557	.529	.502	.480	.460	.442	.411	.384	.362	.325
49 Basic Premium Ratio .763 .682 .626 .583 .548 .519 .493 .470 .450 .432 .400 .374 .352 .316																
49 Basic Premium Ratio .763 .682 .626 .583 .548 .519 .493 .470 .450 .432 .400 .374 .352 .316																
	49	Basic Premium Ratio	.763	.682	.626	.583	.548	.519	.493	.470	.450	.432	.400	.374	.352	.316

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Maxir	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
Group	Minimum Premium Ratio	.901	.856	.822	.793	.768	.745	.725	.706	.689	.673	.644	.618	.595	.555
40		77.	c7.4	617	57.4	520	500	402	460	120	122	200	265	2.12	207
48	Basic Premium Ratio Minimum Premium Ratio	.756 .897	.674 .851	.617 .816	.574 .786	.538 .761	.509 .738	.482 .718	.460 .699	.439 .682	.422	.390 .636	.365 .610	.342 .587	.307 .547
47	Basic Premium Ratio Minimum Premium Ratio	.750 .892	.665 .846	.607	.564	.528 .754	.498 .731	.472 .710	.449	.429 .674	.411 .658	.381	.355	.333	.298
	Minimum Premium Rado	.892	.840	.810	.780	./34	./31	./10	.092	.074	.036	.028	.002	.579	.539
46	Basic Premium Ratio	.741	.654	.596	.552	.516	.485	.460	.437	.418	.400	.370	.345	.323	.289
	Minimum Premium Ratio	.888	.840	.803	.773	.747	.724	.703	.684	.666	.650	.621	.596	.573	.534
45	Basic Premium Ratio	.731	.643	.585	.540	.503	.473	.448	.426	.406	.389	.360	.335	.315	.282
	Minimum Premium Ratio	.884	.834	.796	.766	.740	.717	.696	.677	.660	.643	.614	.589	.567	.528
44	Basic Premium Ratio	.722	.633	.573	.528	.493	.463	.437	.415	.396	.379	.350	.326	.306	.274
	Minimum Premium Ratio	.879	.828	.790	.759	.732	.709	.689	.670	.653	.637	.608	.583	.561	.523
42	Dania Danasiana Datia	710	(22	5.00	517	401	451	126	405	206	270	241	210	200	267
43	Basic Premium Ratio Minimum Premium Ratio	.712 .874	.622 .822	.562 .783	.517 .752	.481 .726	.451 .703	.426 .682	.405	.386	.370	.341	.318	.298 .556	.267 .518
42	Basic Premium Ratio	.703	.612	.551	.506	.470	.440	.415	.394	.375	.358	.330	.307	.288	.257
	Minimum Premium Ratio	.869	.815	.776	.745	.718	.694	.673	.654	.637	.621	.593	.568	.547	.509
41	Basic Premium Ratio	.696	.602	.541	.495	.458	.429	.403	.382	.363	.347	.319	.296	.277	.247
	Minimum Premium Ratio	.863	.809	.769	.737	.710	.686	.665	.645	.628	.612	.583	.559	.537	.499
40	Basic Premium Ratio	.686	.592	.530	.484	.448	.418	.392	.371	.352	.336	.308	.286	.267	.237
	Minimum Premium Ratio	.858	.802	.762	.729	.701	.677	.656	.637	.619	.603	.574	.549	.527	.490
39	Basic Premium Ratio	.677	.581	.520	.473	.437	.407	.382	.360	.342	.325	.298	.275	.257	.228
	Minimum Premium Ratio	.852	.796	.754	.721	.693	.669	.648	.628	.610	.594	.566	.541	.519	.482
20	Dania Danasiana Datia	669	571	500	462	126	206	272	250	222	215	200	200	240	220
38	Basic Premium Ratio Minimum Premium Ratio	.668 .846	.571 .789	.509 .747	.463 .714	.426 .686	.396 .661	.372 .639	.350 .620	.332	.315 .586	.288 .557	.266	.248	.220 .473
37	Basic Premium Ratio Minimum Premium Ratio	.659 .839	.562 .781	.499	.453 .706	.416	.387	.362 .631	.340 .612	.322	.306 .578	.279 .550	.257	.240	.212 .466
	Willimum Fremium Rado	.039	./01	.740	.700	.678	.653	.031	.012	.394	.576	.550	.525	.503	.400
36	Basic Premium Ratio	.649	.551	.488	.442	.405	.376	.351	.330	.312	.297	.270	.249	.231	.204
	Minimum Premium Ratio	.832	.774	.732	.698	.670	.645	.624	.604	.586	.570	.542	.517	.496	.459
35	Basic Premium Ratio	.635	.538	.475	.429	.393	.365	.340	.320	.302	.286	.260	.240	.223	.196
	Minimum Premium Ratio	.825	.766	.724	.690	.662	.637	.616	.596	.579	.563	.535	.510	.489	.453
34	Basic Premium Ratio	.623	.525	.463	.418	.382	.354	.330	.309	.292	.277	.252	.231	.215	.189
	Minimum Premium Ratio	.816	.757	.715	.682	.654	.629	.608	.589	.571	.556	.528	.504	.483	.447
22	Docio Drogolisma Dadi	C10	£12	151	100	271	242	220	200	202	200	244	22.4	200	102
33	Basic Premium Ratio Minimum Premium Ratio	.610 .808	.513 .749	.451 .707	.406 .674	.371 .646	.343	.320	.300 .582	.283	.268 .549	.244	.224	.208 .477	.183 .442
											/		,0		

Maxii	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
Group 32	Basic Premium Ratio	.597	.501	.440	.395	.361	.334	.311	.291	.274	.260	.236	.217	.201	.177
	Minimum Premium Ratio	.799	.740	.699	.666	.638	.614	.593	.575	.558	.543	.515	.492	.472	.438
31	Basic Premium Ratio	.582	.486	.425	.382	.348	.321	.299	.280	.264	.250	.226	.208	.193	.171
31	Minimum Premium Ratio	.791	.732	.690	.658	.630	.606	.586	.567	.551	.536	.510	.487	.467	.434
30	Basic Premium Ratio Minimum Premium Ratio	.567 .782	.471 .723	.412 .681	.369 .649	.336	.309	.288	.269 .561	.254	.240	.218	.201	.187 .463	.165 .430
	Minimum Fremum Rado	.702	.123	.001	.042	.022	.377	.517	.501	.545	.550	.504	.402	.405	.430
29	Basic Premium Ratio	.551	.457	.398	.356	.324	.299	.277	.260	.245	.232	.210	.194	.180	.160
	Minimum Premium Ratio	.773	.714	.673	.642	.615	.592	.572	.555	.539	.524	.499	.477	.459	.427
28	Basic Premium Ratio	.537	.444	.386	.344	.313	.287	.266	.249	.234	.221	.200	.184	.171	.151
	Minimum Premium Ratio	.764	.705	.665	.633	.606	.584	.564	.546	.530	.516	.491	.470	.451	.421
27	Basic Premium Ratio	.524	.431	.373	.332	.300	.275	.254	.236	.221	.208	.187	.170	.157	.136
	Minimum Premium Ratio	.755	.697	.655	.623	.596	.573	.552	.534	.518	.502	.476	.453	.433	.400
26	Desis Duranium Detis	510	410	261	220	200	262	242	224	200	106	175	150	1.45	124
26	Basic Premium Ratio Minimum Premium Ratio	.510 .747	.418 .688	.361 .646	.320 .613	.288 .586	.263 .562	.242 .541	.224	.209	.196 .490	.175 .463	.158 .439	.145 .418	.124 .383
25	Basic Premium Ratio	.497	.405	.348	.307	.276	.251	.230	.213	.198	.185	.164	.147	.134	.114
	Minimum Premium Ratio	.738	.679	.638	.605	.577	.553	.531	.512	.495	.479	.451	.427	.405	.369
24	Basic Premium Ratio	.476	.386	.331	.292	.262	.238	.218	.202	.188	.176	.157	.141	.129	.111
	Minimum Premium Ratio	.727	.669	.628	.596	.569	.546	.525	.506	.490	.474	.447	.423	.402	.367
23	Basic Premium Ratio	.454	.368	.315	.277	.249	.226	.208	.192	.179	.168	.150	.136	.124	.107
	Minimum Premium Ratio	.716	.659	.619	.588	.561	.539	.519	.501	.485	.469	.443	.420	.400	.365
22	Basic Premium Ratio	.434	.351	.300	.264	.237	.216	.198	.184	.172	.161	.144	.131	.120	.104
	Minimum Premium Ratio	.704	.649	.611	.580	.555	.533	.513	.496	.480	.465	.439	.417	.397	.363
21	Basic Premium Ratio	.414	.335	.286	.252	.226	.206	.190	.176	.165	.155	.139	.126	.117	.102
21	Minimum Premium Ratio	.693	.640	.603	.573	.548	.527	.508	.176	.103	.133	.436	.120	.395	.361
20	Basic Premium Ratio Minimum Premium Ratio	.394 .683	.318	.271 .595	.238	.214	.194 .520	.178	.166 .485	.155 .470	.145 .456	.130	.119 .410	.110 .391	.096 .358
	Manual Forman Radio	.003	.031	.575	.500	.511	.520	.502	. 105	.170	. 150	.131	.110	.571	.550
19	Basic Premium Ratio	.377	.301	.254	.222	.198	.179	.164	.152	.142	.133	.120	.109	.101	.089
	Minimum Premium Ratio	.674	.621	.585	.557	.533	.513	.494	.478	.464	.450	.426	.405	.387	.355
18	Basic Premium Ratio	.358	.283	.238	.207	.184	.166	.152	.140	.131	.123	.110	.101	.094	.083
	Minimum Premium Ratio	.664	.612	.575	.547	.524	.505	.488	.472	.458	.445	.421	.401	.383	.352
17	Basic Premium Ratio	.339	.266	.222	.192	.171	.154	.140	.130	.121	.114	.103	.094	.088	.079
	Minimum Premium Ratio	.654	.602	.567	.539	.517	.497	.480	.466	.453	.440	.418	.398	.380	.350
16	Basic Premium Ratio	.320	.249	.208	.179	.159	.143	.131	.121	.113	.106	.096	.088	.083	.075
10	Minimum Premium Ratio	.644	.593	.559	.532	.510	.143	.475	.461	.448	.436	.414	.395	.378	.348

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Maximum Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size Group														
15 Basic Premium Ratio	.303	.234	.194	.168	.148	.134	.122	.113	.106	.100	.091	.084	.079	.072
Minimum Premium Ratio	.635	.586	.552	.526	.504	.486	.470	.457	.445	.433	.412	.393	.376	.346
14 Basic Premium Ratio	.293	.220	.180	.157	.141	.128	.117	.109	.103	.097	.089	.082	.078	.071
Minimum Premium Ratio	.630	.579	.545	.521	.501	.483	.468	.455	.443	.432	.411	.392	.375	.346
13 Basic Premium Ratio	.281	.204	.167	.148	.133	.122	.112	.105	.099	.094	.086	.081	.076	.070
Minimum Premium Ratio	.624	.571	.538	.516	.497	.480	.465	.453	.441	.430	.409	.391	.374	.345
12 Basic Premium Ratio	.269	.187	.156	.139	.126	.116	.108	.101	.096	.091	.084	.079	.075	.069
Minimum Premium Ratio	.618	.562	.533	.512	.493	.477	.463	.451	.440	.429	.408	.390	.374	.345
11 Basic Premium Ratio	.254	.167	.145	.130	.119	.110	.103	.097	.092	.088	.082	.077	.073	.068
Minimum Premium Ratio	.611	.552	.527	.507	.490	.474	.461	.449	.438	.427	.407	.389	.373	.344
10 Basic Premium Ratio	.238	.150	.135	.122	.113	.105	.098	.093	.089	.085	.079	.075	.072	.067
Minimum Premium Ratio	.603	.544	.522	.503	.487	.472	.458	.447	.436	.426	.406	.388	.372	.344
9 Basic Premium Ratio	.219	.138	.125	.115	.106	.100	.094	.089	.085	.082	.077	.073	.071	.066
Minimum Premium Ratio	.593	.538	.517	.500	.483	.469	.456	.445	.434	.424	.405	.387	.372	.343
	405	405		405	400	004	000	00.5	000	0.70	0.7.5	0.50	0.50	0.55
8 Basic Premium Ratio Minimum Premium Ratio	.197 .582	.127	.116 .513	.107 .496	.100 .480	.094 .466	.090 .454	.086	.082	.079	.075	.072 .387	.069	.065 .343
	.002	.002	.010	,0						25		.507	.5,1	.5 .5
7 Basic Premium Ratio	.170	.117	.108	.100	.094	.089	.085	.082	.079	.077	.073	.070	.068	.064
Minimum Premium Ratio	.569	.527	.509	.492	.477	.464	.452	.441	.431	.422	.403	.386	.370	.342
6 Basic Premium Ratio	.137	.107	.100	.094	.089	.085	.081	.078	.076	.074	.071	.068	.066	.064
Minimum Premium Ratio	.552	.522	.505	.489	.475	.462	.450	.439	.430	.420	.402	.385	.369	.342
5 Basic Premium Ratio	.105	.098	.092	.087	.083	.080	.077	.075	.073	.071	.068	.066	.065	.063
Minimum Premium Ratio	.536	.518	.501	.486	.472	.459	.448	.438	.428	.419	.400	.384	.369	.342
4 Basic Premium Ratio	.104	.089	.085	.081	.078	.075	.073	.072	.070	.068	.066	.065	.064	.062
Minimum Premium Ratio	.532	.513	.497	.483	.469	.457	.446	.436	.427	.417	.399	.383	.368	.342

[Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90496, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90496, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90496, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90496, filed 5/12/00, effective 7/1/00.]

WAC 296-17-90497 Table VI

RETROSPECTIVE RATING PLAN B BASIC PREMIUM RATIOS AND LOSS CONVERSION FACTORS Effective January 1, 2003

Maxir	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size Group															
63	Basic Premium Ratio	.993	.986	.979	.972	.965	.958	.951	.944	.938	.931	.917	.903	.889	.861
	Loss Conversion Factor	.007	.014	.021	.028	.035	.042	.049	.056	.062	.069	.083	.097	.111	.139
62	Basic Premium Ratio	.992	.985	.977	.970	.962	.954	.947	.939	.931	.924	.909	.893	.878	.848
	Loss Conversion Factor	.008	.015	.023	.030	.038	.046	.053	.061	.069	.076	.091	.107	.122	.152
61	Basic Premium Ratio	.992	.983	.975	.967	.959	.950	.942	.934	.926	.917	.901	.884	.868	.835
	Loss Conversion Factor	.008	.017	.025	.033	.041	.050	.058	.066	.074	.083	.099	.116	.132	.165
60	Basic Premium Ratio	.991	.982	.973	.964	.955	.946	.937	.928	.919	.910	.892	.874	.856	.819
	Loss Conversion Factor	.009	.018	.027	.036	.045	.054	.063	.072	.081	.090	.108	.126	.144	.181
59	Basic Premium Ratio	.990	.980	.971	.961	.951	.941	.931	.921	.912	.902	.882	.862	.843	.803
	Loss Conversion Factor	.010	.020	.029	.039	.049	.059	.069	.079	.088	.098	.118	.138	.157	.197
58	Basic Premium Ratio	.989	.979	.968	.957	.947	.936	.926	.915	.904	.894	.872	.851	.830	.787
	Loss Conversion Factor	.011	.021	.032	.043	.053	.064	.074	.085	.096	.106	.128	.149	.170	.213
57	Basic Premium Ratio	.989	.977	.966	.954	.943	.931	.920	.908	.897	.886	.863	.840	.817	.771
	Loss Conversion Factor	.011	.023	.034	.046	.057	.069	.080	.092	.103	.114	.137	.160	.183	.229
56	Basic Premium Ratio	.988	.976	.963	.951	.939	.927	.914	.902	.890	.878	.853	.829	.805	.756
	Loss Conversion Factor	.012	.024	.037	.049	.061	.073	.086	.098	.110	.122	.147	.171	.195	.244
55	Basic Premium Ratio	.987	.974	.961	.948	.935	.922	.909	.896	.883	.870	.844	.818	.792	.741
	Loss Conversion Factor	.013	.026	.039	.052	.065	.078	.091	.104	.117	.130	.156	.182	.208	.259
54	Basic Premium Ratio	.986	.972	.959	.945	.931	.917	.904	.890	.876	.862	.835	.807	.780	.724
	Loss Conversion Factor	.014	.028	.041	.055	.069	.083	.096	.110	.124	.138	.165	.193	.220	.276
53	Basic Premium Ratio	.985	.971	.956	.941	.927	.912	.898	.883	.868	.854	.824	.795	.766	.707
	Loss Conversion Factor	.015	.029	.044	.059	.073	.088	.102	.117	.132	.146	.176	.205	.234	.293
52	Basic Premium Ratio	.984	.969	.953	.938	.922	.907	.891	.876	.860	.845	.814	.783	.752	.690
	Loss Conversion Factor	.016	.031	.047	.062	.078	.093	.109	.124	.140	.155	.186	.217	.248	.310
51	Basic Premium Ratio	.983	.967	.950	.934	.917	.901	.884	.868	.851	.835	.802	.769	.735	.669
	Loss Conversion Factor	.017	.033	.050	.066	.083	.099	.116	.132	.149	.165	.198	.231	.265	.331
50	Basic Premium Ratio	.982	.965	.947	.929	.911	.894	.876	.858	.841	.823	.787	.752	.717	.646
	Loss Conversion Factor	.018	.035	.053	.071	.089	.106	.124	.142	.159	.177	.213	.248	.283	.354
49	Basic Premium Ratio	.981	.962	.943	.924	.905	.886	.867	.848	.829	.810	.772	.734	.696	.621
	Loss Conversion Factor	.019	.038	.057	.076	.095	.114	.133	.152	.171	.190	.228	.266	.304	.379
48	Basic Premium Ratio	.980	.959	.939	.919	.898	.878	.858	.837	.817	.797	.756	.716	.675	.594
	Loss Conversion Factor	.020	.041	.061	.081	.102	.122	.142	.163	.183	.203	.244	.284	.325	.406
47	Basic Premium Ratio	.978	.957	.935	.913	.891	.870	.848	.826	.805	.783	.740	.696	.653	.566
	Loss Conversion Factor	.022	.043	.065	.087	.109	.130	.152	.174	.195	.217	.260	.304	.347	.434
46	Basic Premium Ratio	.977	.954	.931	.908	.885	.862	.839	.816	.793	.770	.724	.677	.631	.539

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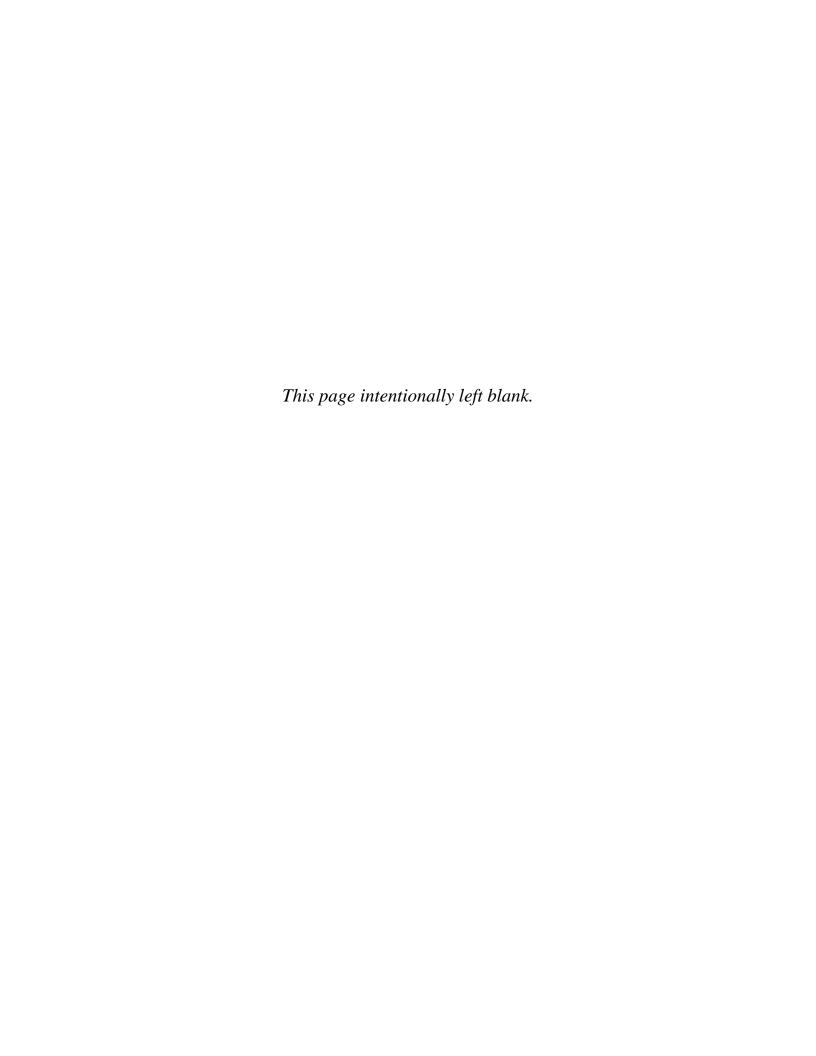
Maxir	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size															
Group	Loss Conversion Factor	.023	.046	.069	.092	.115	.138	.161	.184	.207	.230	.276	.323	.369	.461
45	Basic Premium Ratio	.976	.951	.927	.902	.878	.854	.829	.805	.780	.756	.707	.658	.609	.512
	Loss Conversion Factor	.024	.049	.073	.098	.122	.146	.171	.195	.220	.244	.293	.342	.391	.488
44	Basic Premium Ratio	.974	.948	.922	.897	.871	.845	.819	.793	.767	.742	.690	.638	.587	.483
	Loss Conversion Factor	.026	.052	.078	.103	.129	.155	.181	.207	.233	.258	.310	.362	.413	.517
43	Basic Premium Ratio	.973	.945	.918	.891	.863	.836	.809	.781	.754	.727	.672	.617	.562	.453
	Loss Conversion Factor	.027	.055	.082	.109	.137	.164	.191	.219	.246	.273	.328	.383	.438	.547
42	Basic Premium Ratio Loss Conversion Factor	.970 .030	.941 .059	.911 .089	.881 .119	.852 .148	.822 .178	.792 .208	.763 .237	.733 .267	.703 .297	.644	.585 .415	.525 .475	.406 .594
41	Basic Premium Ratio Loss Conversion Factor	.968 .032	.935 .065	.903 .097	.870 .130	.838	.806 .194	.773	.741 .259	.708 .292	.676 .324	.611	.546 .454	.481 .519	.352 .648
40	Basic Premium Ratio Loss Conversion Factor	.965 .035	.929 .071	.894 .106	.859 .141	.823 .177	.788 .212	.753 .247	.718 .282	.682 .318	.647	.576 .424	.506 .494	.435	.294 .706
20															
39	Basic Premium Ratio Loss Conversion Factor	.962 .038	.923 .077	.885	.847	.808	.770	.732	.693 .307	.655 .345	.616 .384	.540 .460	.463	.386 .614	.233 .767
20															
38	Basic Premium Ratio Loss Conversion Factor	.958 .042	.917 .083	.875 .125	.834	.792 .208	.751 .249	.709 .291	.668	.626 .374	.585 .415	.502 .498	.419 .581	.336	.170 .830
37	Basic Premium Ratio	.955	.910	.865	.820	.776	.731	.686	.641	.596	.551	.461	.371	.282	.102
31	Loss Conversion Factor	.933	.090	.135	.820	.224	.751	.314	.359	.396	.331	.539	.629	.282	.898
36	Basic Premium Ratio	.951	.903	.854	.806	.757	.709	.660	.612	.563	.514	.417	.320	.223	.029
30	Loss Conversion Factor	.049	.097	.146	.194	.243	.291	.340	.388	.437	.486	.583	.680	.777	.971
35	Basic Premium Ratio	.947	.895	.842	.789	.736	.684	.631	.578	.525	.473	.367	.262	.156	.000
	Loss Conversion Factor	.053	.105	.158	.211	.264	.316	.369	.422	.475	.527	.633	.738	.844	.987
34	Basic Premium Ratio	.943	.886	.829	.771	.714	.657	.600	.543	.486	.428	.314	.200	.085	.000
	Loss Conversion Factor	.057	.114	.171	.229	.286	.343	.400	.457	.514	.572	.686	.800	.915	.969
33	Basic Premium Ratio	.938	.876	.814	.752	.690	.628	.567	.505	.443	.381	.257	.133	.009	.000
	Loss Conversion Factor	.062	.124	.186	.248	.310	.372	.433	.495	.557	.619	.743	.867	.991	.953
32	Basic Premium Ratio	.933	.866	.799	.732	.665	.598	.531	.463	.396	.329	.195	.061	.000	.000
	Loss Conversion Factor	.067	.134	.201	.268	.335	.402	.469	.537	.604	.671	.805	.939	.984	.939
31	Basic Premium Ratio	.927	.854	.781	.707	.634	.561	.488	.415	.342	.268	.122	.000	.000	.000
	Loss Conversion Factor	.073	.146	.219	.293	.366	.439	.512	.585	.658	.732	.878	.994	.965	.925
30	Basic Premium Ratio	.920	.840	.760	.680	.600	.520	.440	.360	.280	.200	.040	.000	.000	.000
	Loss Conversion Factor	.080	.160	.240	.320	.400	.480	.560	.640	.720	.800	.960	.975	.949	.913
29	Basic Premium Ratio	.913	.826	.739	.651	.564	.477	.390	.303	.216	.128	.000	.000	.000	.000
	Loss Conversion Factor	.087	.174	.261	.349	.436	.523	.610	.697	.784	.872	.990	.958	.935	.902
28	Basic Premium Ratio	.904	.807	.711	.615	.519	.422	.326	.230	.134	.037	.000	.000	.000	.000
	Loss Conversion Factor	.096	.193	.289	.385	.481	.578	.674	.770	.866	.963	.969	.940	.918	.887
27	Basic Premium Ratio	.892	.785	.677	.570	.462	.355	.247	.140	.032	.000	.000	.000	.000	.000
	Loss Conversion Factor	.108	.215	.323	.430	.538	.645	.753	.860	.968	.983	.946	.918	.897	.868
26	Basic Premium Ratio	.881	.761	.642	.522	.403	.283	.164	.044	.000	.000	.000	.000	.000	.000

Maxi	mum Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size Group															
Glouj	Loss Conversion Factor	.119	.239	.358	.478	.597	.717	.836	.956	.983	.960	.925	.899	.879	.851
25	Basic Premium Ratio	.868	.736	.604	.472	.340	.208	.075	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.132	.264	.396	.528	.660	.792	.925	.987	.961	.940	.907	.883	.864	.838
24	Basic Premium Ratio	.852	.705	.557	.409	.261	.114	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.148	.295	.443	.591	.739	.886	.992	.964	.941	.922	.893	.872	.855	.832
22		025	660	504	220	172	000	000	000	000	000	000	000	000	000
23	Basic Premium Ratio Loss Conversion Factor	.835 .165	.669	.504 .496	.338	.173 .827	.008	.000 .969	.000	.000	.000	.000	.000 .862	.000	.000 .827
	Loss Conversion 1 actor	.103	.551	.470	.002	.027	.))2	.707	.)++	.724	.507	.001	.002	.040	.027
22	Basic Premium Ratio	.814	.628	.442	.256	.070	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.186	.372	.558	.744	.930	.978	.949	.927	.909	.894	.871	.854	.841	.823
21	Basic Premium Ratio	.790	.579	.369	.159	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.210	.421	.631	.841	.990	.957	.932	.912	.896	.882	.862	.847	.835	.818
20	Basic Premium Ratio	.758	.516	.274	.032	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.242	.484	.726	.968	.966	.936	.913	.895	.881	.869	.851	.837	.827	.812
10		720	420	150	000	000	000	000	000	000	000	000	000	000	000
19	Basic Premium Ratio Loss Conversion Factor	.720 .280	.439 .561	.159 .841	.000 .979	.000	.000 .915	.000 .894	.000 .878	.000	.000 .854	.000	.000 .826	.000 .817	.000 .805
	Loss Conversion Factor	.200	.301	.041	.919	.942	.913	.094	.070	.005	.034	.030	.620	.017	.003
18	Basic Premium Ratio	.672	.344	.016	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.328	.656	.984	.954	.920	.896	.877	.863	.851	.842	.827	.817	.810	.799
17	Basic Premium Ratio	.617	.234	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.383	.766	.977	.932	.902	.879	.863	.850	.839	.831	.819	.810	.803	.794
16	Basic Premium Ratio	.550	.100	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.450	.900	.953	.913	.885	.865	.851	.839	.830	.823	.812	.804	.798	.790
1.5		477	000	000	000	000	000	000	000	000	000	000	000	000	000
15	Basic Premium Ratio Loss Conversion Factor	.477 .523	.000	.000	.000 .896	.000 .872	.000 .854	.000 .841	.000	.000	.000 .816	.000	.000 .799	.000 .794	.000 .788
	Loss Conversion Pactor	.525	.992	.932	.090	.072	.034	.041	.031	.022	.010	.800	.199	.134	.766
14	Basic Premium Ratio	.414	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.586	.973	.912	.881	.861	.846	.834	.825	.818	.812	.804	.797	.793	.787
13	Basic Premium Ratio	.344	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.656	.953	.889	.867	.851	.838	.828	.821	.814	.809	.801	.796	.791	.786
12	Basic Premium Ratio	.256	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.744	.931	.874	.856	.842	.831	.823	.816	.810	.806	.799	.794	.790	.785
11	Basic Premium Ratio	.159	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
11	Loss Conversion Factor	.841	.906	.860	.846	.834	.825	.818	.812	.807	.803	.796	.792	.788	.784
		.011		.000					.012						.701
10	Basic Premium Ratio	.042	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.958	.879	.848	.836	.827	.819	.813	.807	.803	.800	.794	.790	.787	.783
9	Basic Premium Ratio	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.982	.850	.838	.828	.820	.813	.808	.803	.800	.797	.792	.788	.786	.782
8	Basic Premium Ratio	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.952	.838	.828	.820	.813	.808	.803	.800	.796	.794	.790	.787	.784	.781
7	Basic Premium Ratio	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
,	Loss Conversion Factor	.917	.828	.820	.813	.807	.803	.799	.796	.793	.791	.788	.785	.783	.780
6	Basic Premium Ratio	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000

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Maxin	num Premium Ratio:	1.05	1.10	1.15	1.20	1.25	1.30	1.35	1.40	1.45	1.50	1.60	1.70	1.80	2.00
Size Group															
	Loss Conversion Factor	.876	.818	.812	.806	.802	.798	.795	.792	.790	.788	.785	.783	.782	.779
5	Basic Premium Ratio	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
	Loss Conversion Factor	.826	.809	.804	.800	.797	.794	.791	.789	.787	.786	.783	.782	.780	.778
4	Basic Premium Ratio Loss Conversion Factor	.000 .815	.000	.000 .797	.000 .794	.000 .792	.000 .790	.000 .788	.000 .786	.000 .785	.000 .784	.000 .782	.000 .781	.000 .779	.000 .777

[Statutory Authority: RCW 51.16.035, 51.32.073, 51.18.010, and 51.04.020(1). 02-24-029, § 296-17-90497, filed 11/27/02, effective 1/1/03. Statutory Authority: RCW 51.04.020, 51.16.035, 51.32.073, 51.18.010. 01-23-061, § 296-17-90497, filed 11/20/01, effective 1/1/02; 00-23-101, § 296-17-90497, filed 11/21/00, effective 1/1/01. Statutory Authority: RCW 51.18.010. 00-11-060, § 296-17-90497, filed 5/12/00, effective 7/1/00.]



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